

2021 Plan Summary and Cost of Coverage

Accidental death and dismemberment (AD&D) insurance is designed to provide you financial protection in the event of a significant injury or death due to an accident.

Eligibility

All Members and Employees of Members¹ who are under age 65 at the time of enrollment

You may also apply for spouse/domestic partners and dependent children² coverage

Maximum benefit amount voluntary AD&D

	Maximum Benefit	Minimum Benefit	Increments
For Member and Employee of Members	\$600,000	\$20,000	\$20,000
For Your Spouse/Domestic Partner & Eligible Child/Children	40% of member amount	\$20,000	\$20,000
For Your Spouse/Domestic Partner	50% of member amount	\$20,000	\$20,000
Dependent Child/Children only	15% of member amount	\$20,000	\$20,000

Schedule of covered losses

All amounts listed are stated as percentages of the full amount.

Covered Loss	Benefit Amount
Life	100%
Hand	50%
Foot	50%
Arm	75%
Leg	75%
Sight of one eye	50%
Combination of a hand, foot	100%

and/or eye	
Thumb and index finger on the same hand	25%
Speech and hearing	100%
Speech	50%
Hearing	50%
Paralysis of both arms and both legs	100%
Paralysis of both legs	50%
Paralysis of the arm and leg on either side of the body	50%
Paralysis of one arm or leg	25%
Brain damage	100%
Coma	1% monthly for up to 60 months

Maximum amount payable for all covered losses sustained in one accident is capped at 100% of the full amount.

Additional plan benefits

This plan will pay additional benefits if a loss of life / an accidental death benefit is payable and:

- Seat belt(s) are in use
- Air bag(s) are in use
- Traveling on a common carrier (e.g., commercial airline)

Covered Loss	Benefit Amount
Air bag(s) are in use	5% up to \$10,000
Seat belt(s) are in use	10% up to \$25,000
Traveling on a common carrier (i.e., commercial airline)	100% of full amount

Rates at a glance

Voluntary Accidental Death and Dismemberment Insurance **Monthly** Rates per \$1,000

Member / Employees of Member	\$0.025
Member/Employees of Member & Dependents	\$0.035

Rates are subject to change. Rates shown are the monthly premiums per every \$1,000 of coverage. Other payment modes are available. Please contact the plan administrator, Forrest T. Jones at 1-800-821-7303 for a full list of rates and benefit amounts.

Learn More

Is a medical exam required?

No. Your acceptance is **guaranteed!** There is no medical exam and no medical questions; you may apply quickly and easily in as little as 5 minutes.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, have not reached age 70, remain in an eligible class, the insurance continues for your class, the participating association continues to participate in the trust and the policy remains in force. Please see the certificate of insurance for details.

Are there any exclusions to my coverage?

Yes. This policy will not pay benefits for any loss caused by:

1. physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
2. infection, other than infection occurring in an external accidental wound or from food poisoning;
3. suicide or attempted suicide. In Missouri, such exclusion only applies while the person is sane;
4. intentionally self-inflicted injury;
5. service in the armed forces of any country or international authority[. However, service in reserve forces does not constitute service in the armed forces, unless in connection with such reserve service an individual is on active military duty as determined by the applicable military authority other than weekend or summer training. For purposes of this provision reserve forces are defined as reserve forces of any branch of the military of the United States or of any other country or international authority, including but not limited to the National Guard of the United States or the national guard of any other country;
6. injuries received while traveling by air (except as specifically provided) / any incident related to:
 - travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
 - travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
 - parachuting or otherwise exiting from an aircraft while such aircraft is in flight, except for self-preservation;
 - travel in an aircraft or device used:
 - for testing or experimental purposes;
 - by or for any military authority; or
 - for travel or designed for travel beyond the earth's atmosphere];

7. committing or attempting to commit a felony;
8. operating a vehicle while intoxicated;
9. the voluntary intake or use by any means of:
 - any drug, medication or sedative, unless it is:
 - taken or used as prescribed by a Physician; or
 - an "over the counter" drug, medication or sedative taken as directed;
 - alcohol in combination with any drug, medication, or sedative; or
 - poison, gas, or fumes;
10. war, whether declared or undeclared; or
11. act of war, insurrection, rebellion or active participation in a riot.

Is there an exclusion for intoxication?

Yes. This policy will not pay benefits for any loss if the injured party is intoxicated at the time of the incident and is the operator of a vehicle or other device involved in the incident. Intoxicated means that the injured person's blood alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident occurred.

1. You must be a member of the MSBA to qualify for this insurance plan.
2. Refers to your dependent children through age 26

Coverage may not be available in all states. Please contact the Third Party Administrator, Forrest T. Jones at 1-800-821-7303 for more information.

Rates may be changed on the entire group plan or on a class basis and on any premium due date on which benefits are changed. A class is a group of people defined in the group policy. Benefits are subject to change upon agreement between Metropolitan Life Insurance Company and the participating organization.

The plan administrator incurs costs in connection with providing oversight and administrative support for this sponsored plan. To provide and maintain this valuable membership benefit, MetLife may compensate the association and/or the plan administrator for these and/or other costs.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact your plan administrator Forrest T. Jones at 1-800-821-7303 for costs and complete details.

Policy number [213353-1-G]

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