

# PIA Services Group Insurance Fund

## Plan Summary

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

A member<sup>1</sup> in good standing under the age of 70 at the time of enrollment who are actively at work on a full-time basis for at least 20 hours per week, their spouse/domestic partners and unmarried, dependent children<sup>2</sup> (under the age of 19/under the age of 25 if a full-time student).

### Maximum benefit amount for Voluntary AD&D

	Maximum Benefit	Minimum Benefit	Increments
For You/Member Only	\$400,000 <sup>3</sup>	\$30,000 <sup>3</sup>	\$10,000 increments
For Your Spouse/Domestic Partner	An amount equal to 50% of Your Voluntary Accidental Death and Dismemberment Insurance	N/A	N/A
Spouse and Child(ren)	An amount equal to: (a) 40% for Your Spouse Only; and (b) 10% for each Child, of Your Voluntary Accidental Death and Dismemberment Insurance	N/A	N/A
Dependent Children Only <sup>2</sup>	An amount equal to 15% of Your Voluntary Accidental Death & Dismemberment Insurance for each Child	N/A	N/A

The amount of insurance applicable to family members is expressed as a percentage of the amount you/the member selects:

- Spouse/domestic partner and eligible child or children<sup>2</sup> — Spouse/domestic partner: 50% of your/the member's amount<sup>3</sup>; Each child: 10% of your/the member's amount<sup>3</sup>
- Spouse/domestic partner and no eligible dependent child or children<sup>2</sup> — Spouse/domestic partner: 50% of your/the member's amount<sup>3</sup>
- No spouse/domestic partner but dependent children<sup>2</sup> — Each child: 15% of your/the member's amount<sup>3</sup>

## 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 and/or eye	100%
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

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

## AND

The plan will also provide additional benefits<sup>4</sup> for the following:

- Child care center
- Child education
- Hospital confinement
- Spouse/domestic partner education
- Paralysis
- Coma
- Brain damage
- Presumption of death
- Common disaster

Presumption of death	Please see certificate of insurance for details. 100% of full amount payable 1 year after disappearance
Common disaster	If you and your spouse/domestic partner are injured in the same accident and die within 365 days as a result of injuries in such accident, the full amount that will be paid for your spouse's/domestic partner's loss of life will be increased to equal the full amount payable for your loss of life.

## Rates

Please contact Lockton Affinity at 1-800-336-4759 for a full list of rates and benefit amounts.

## Learn More

### Is a medical exam required?

No. Your acceptance is **guaranteed!**<sup>5</sup> There is no medical exam and no medical questions; you may apply quickly and easily.

### How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, have not retired, remain in an eligible class, the insurance continues for your class, and the group policy remains in force. Please see the certificate of insurance for details.

### Can I port my coverage?

Yes! Portability<sup>6</sup> gives you an opportunity to continue your Accidental Death & Dismemberment insurance coverage with MetLife. Competitive rates<sup>7</sup> apply but will likely be higher than your current rates. MetLife will bill you directly. To take advantage of this feature, please contact your plan administrator for specific details. Portability is also available on coverage you've selected for your dependents.

## 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. 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;
9. war, whether declared or undeclared; or
10. act of war, insurrection, rebellion or active participation in a riot.

1. You must be a member of The National Association of Professional Insurance Agents, in good standing, as defined in the Trust Agreement for the PIA Services Group Insurance Fund.
2. Refers to your unmarried, dependent children under age 19, under age 25 if a full-time student.
3. Coverage reduces at age 70 to 35% of the face value amount and at age 75 to 55% and at age 80 to 70% and at age 85 and over 85% of the amount of Your insurance in effect on the day before Your 70th birthday
4. Benefit is dependent on type of covered loss.
5. You must be actively at work for coverage to become effective.
6. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.
7. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.

Coverage may not be available in all states. Please contact Lockton Affinity at 1-800-336-4759 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 association and/or 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.

The PIA Services Group Insurance Fund is administered by Lockton Affinity, LLC d/b/a Lockton Affinity Insurance Brokers LLC in California #0795478. Coverage is subject to actual policy terms and conditions. Policy benefits are the sole responsibility of the issuing insurance company. Coverage may not be available in all states. The PIA Trust will receive a royalty fee for the licensing of its name and trademarks as part of the insurance program offered to the extent permitted by applicable law.

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 Lockton Affinity at 1- 800-336-4759 for costs and complete details.

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