

PIA Services Group Insurance Fund Plan Summary

Long term disability income insurance is designed to provide you with continuing monthly income during an extended period while you are out of work due to an illness, a sickness or accident.

Eligibility

Members¹ in good standing, who are under age 65 at the time of enrollment, who are actively at work on a full-time basis for at least 30 hours per week are eligible to apply for coverage.

Maximum benefit amount

Age	Minimum Benefit	Maximum Benefit	Increments
Under the age of 65	\$200 per month	up to \$8,000 per month (up to \$4,000 per month is non-medically underwritten)	in \$100 increments

Please Note: Total disability benefits may not exceed 60% of pre-disability income / average monthly earnings, less any employer plans you have in force. Pre-disability earnings / average monthly earnings include salary, commissions, and any other compensation for professional services. Coverage terminates at age 70.

Waiting period

You may choose from a 90-day or 180-day waiting period before benefits begin.

Benefit duration

The plan offers three maximum benefit durations.

Option #1: Benefits are payable for up to 24 months (for accidental injury or sickness).

Option #2: Benefits are payable up to 60 months (for accidental injury or sickness).

Option #3: The later of your normal retirement age as defined by Social Security or for the periods shown below.

Reducing Benefit Duration Chart	
Age on Date of Your Disability	Benefit Duration
Less than 60	To age 65
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months

66	21 months
67	18 months
68	15 months
69 and over	12 months

Rates

Rates increase at five-year age intervals until age 70 when coverage ends. Rates are unisex and unismoker offered with a 90-day or 180-day waiting period and COLA optional. Please contact your plan administrator at 1-800-336-4759 for a full list of ages, rates and benefit amounts.

Additional plan benefits

When you are ill or injured for a long time, MetLife believes you need more than a supplement to your income. That's why we offer return to work services and financial incentives to help you get the maximum benefits from your coverage.

Customize your plan with optional benefits²

Cost of Living Adjustment (COLA)

Helps benefits keep pace with inflation. After receiving monthly benefits for 12 months and while disability payments continue, to calculate your cost of living adjustment, we will multiply the amount of your monthly benefit by the lesser of:

- ½ of the annual percentage change in the Consumer Price Index for the prior calendar year; or
- 6%.

There is an additional cost for this optional benefit. Please contact the plan administrator for details.

Work Incentive

If you work while disabled and receiving monthly benefits, you may receive up to 100% of pre-disability monthly earnings, including family care expense reimbursement, rehabilitation incentive, return-to-work earnings and other income benefits. After the first 24 months following your return to work, we will reduce your monthly benefit by 50% of the amount you earn from working while disabled.

Valuable built-in features

Waiver of Premium

If you become totally disabled while receiving monthly benefits, the company will waive your premium payments for the cost of any disability income insurance defined as insurance for as long as you continue to receive benefits. When you stop receiving monthly benefits, premium must again be paid when due.

Family Care Incentive

If you work or participate in a rehabilitation program while disabled, reimbursement may be provided for up to \$400 per month for eligible family care expenses incurred by you for each eligible family member during the first 24 months of benefit payments.

Moving Expense Incentive

If you participate in a rehabilitation program while disabled, reimbursement may be provided for expenses incurred to move to a new residence if recommended as part of the rehabilitation program.

Rehabilitation Program Incentive

If you participate in an approved rehabilitation program while disabled, we will increase your monthly benefit by 10%.



Learn More

How is disability defined under this plan?

You are considered to be disabled when, due to a sickness or as a direct result of accidental injury, you are unable to perform the essential functions You regularly perform that provide Your primary source of earned income and while under the care or supervision of a licensed physician receiving appropriate care and treatment as described in your certificate and complying with the requirements of such treatment. Please see the certificate of insurance for details.

Does this plan include own occupation protection?

Yes. This plan pays benefits if you are disabled due to a sickness or as a direct result of accidental injury, and are unable to perform the essential functions You regularly perform that provide Your primary source of earned income.

During the Elimination Period and the next 24 months of Sickness or accidental injury, more than 80% of Your Predisability Earnings at Your Own Occupation from any employer in the National Economy; and after such period, more than 60% of your Predisability Earnings from any employer in the National Economy at any gainful occupation for which You are reasonably qualified taking into account Your training, education and experience.

When does the coverage become effective?

Your coverage will begin on the 1st of the month following the date your enrollment form is approved and your premium has been paid. You must be actively at work on the date insurance is to take effect; otherwise, the insurance will take effect on the date you return to work. Issuance of coverage or benefit payments may depend on the answers given in the enrollment form.

How long can my coverage continue?

Your coverage can continue as long as you pay your premium when due, remain a member, have not reached age 70, remain in an eligible class, group policy remains in force and you do not retire. Please see the certificate of insurance for details.

Are there limited disability benefits for alcohol, drug or substance abuse, addiction or mental or nervous disorder or diseases?

Yes. If you are disabled due to alcohol, drug, substance abuse or addiction, we will limit disability benefits to a lifetime maximum of 24 months.

If you are disabled due to a mental or nervous disorder or disease or other specified conditions, we will limit your disability benefits to lifetime maximum equal to the lesser of: 24 months for any one period of disability during your lifetime for any one or more, or all of the above conditions; or the maximum benefit period. Please see the certificate of insurance or contact your plan administrator at 1-800-336-4759 for additional details.


Are there any exclusions for pre-existing conditions?

Yes. You are not covered for a disability caused or substantially contributed to by a pre-existing condition, or the medical or surgical treatment of a pre-existing condition. Pre-existing condition means you received medical treatment, care or services for a diagnosed condition, or took prescribed medication for a diagnosed condition in the 12 months immediately prior to the effective date of coverage, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage. Please see the certificate of insurance or contact your plan administrator at 1-800-336-4759 for additional details.

Are there any exclusions to my coverage?

Yes. Disabilities will not be covered if caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion or terrorist act;
- Active participation in a riot;
- Attempted suicide;

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- Intentionally self-inflicted injury;
 - Commission of or attempt to commit a felony.

Is there any income that will reduce my disability benefits?

Income that will reduce your disability benefit includes:

1. any disability or retirement benefits which You, Your Spouse or child(ren) receive or are eligible to receive because of Your disability or retirement under:
 - Federal Social Security Act;
 - Railroad Retirement Act;
 - any state or public employee retirement or disability plan; or
 - any pension or disability plan of any other nation or political subdivision thereof.
2. any income received for disability or retirement under the Your employer's retirement plan.
3. any income received for disability under:
 - a group insurance policy, such as:
 - benefits for loss of time from work due to disability;
 - installment payments for permanent total disability;
 - a government compulsory benefit plan or program which provides payment for loss of time from Your job due to Your disability, whether such payment is made directly by the plan or program, or through a third party;
 - a self-funded plan;
 - any sick pay, vacation pay, or other salary continuation paid to You;
 - workers' compensation or a similar law which provides periodic benefits;
 - occupational disease laws;
 - laws providing for maritime maintenance and cure;
 - unemployment insurance law or program.
4. any income that You receive from working while Disabled to the extent that such income reduces the amount of Your Monthly Benefit as described in REHABILITATION INCENTIVES. This includes but is not limited to salary, commissions, overtime pay, bonus or other extra pay arrangements from any source.

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. There may be additional charges for optional benefits. Please contact Lockton Affinity at 1- 800-336-4759 for additional details.

In some cases, a medical exam may be required (at no cost to you). When you apply, simply answer the health questions. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience. Even if you have a health condition, you still may qualify. Coverage may not be available in all states. Please contact Lockton Affinity, plan administrator, 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. All insurance and insurance effective dates are subject to final underwriting approval.

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.

Policy form GPNP99-TRUST
Certificate form GCERT2015 DI
Policy number 225769-1-G

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