

The Missouri Bar Association

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

Active members¹ of a participating association who are under the age of 60 at the time of enrollment.

Maximum benefit amount for voluntary AD&D

	Maximum Benefit	Minimum Benefit	Increments
Member	\$500,000 ³	\$25,000 ³	\$25,000 increments

The amount of insurance applicable to Family coverage is expressed as a percentage of the amount the member selects:

- Spouse/domestic partner and eligible child or children² — Spouse/domestic partner: 40% of the member's amount³; Each child: 10% of the member's amount³
- Spouse/domestic partner and no eligible dependent child or children² — Spouse/domestic partner: 50% of the member's amount³
- No spouse/domestic partner but dependent children² — Each child: 15% of the member's amount³

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
Child care center	\$5,000 per year for 4 years up to 12% of full amount
Child education	\$10,000 per year for 4 years up to 20% of full amount
Hospital confinement	1% of full amount up to \$2,500 per month for up to 12 months
Spouse/domestic partner education	\$5,000 per year for 1 year up to 5% of full amount

Rates at a glance

Voluntary Accidental Death and Dismemberment Insurance Monthly Rates

	Coverage Amount		
	\$100,00	\$250,000	\$500,000
Member	\$3.50	\$8.75	\$17.50
Member + Family	\$5.00	\$12.50	\$25.00

Rates are subject to change. Rates shown are the monthly premiums. Other payment modes are available. Please contact the plan administrator Benafica at 1-651-369-5031 for a full list of rates and benefit amounts. Coverage can be continued up to the age of 70.

Learn More

Is a medical exam required?

No. Your acceptance is **guaranteed!**⁵ 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 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:

- physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
- infection, other than infection occurring in an external accidental wound or from food poisoning;
- suicide or attempted suicide ;
- intentionally self-inflicted injury;
- 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];
- 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];
- committing or attempting to commit a felony;
- 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;
- war, whether declared or undeclared; or
- 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.

How do I pay for my coverage?

You can pay semi-annual or annually by check or EFT (electronic fund transfer). Please contact the plan administrator Benafica at 1-651-369-5031 or affinity@benafica.com for information about your payment options.

1. You must be a member in good standing of the participating Bar Association to qualify for this insurance plan..
2. Refers to your dependent children through age 19, age 26 if a full-time student.
3. Coverage terminates at age 70.
4. Benefit is dependent on type of covered loss.
5. You must be able to perform normal activities for coverage to become effective.

Coverage may not be available in all states. Please contact your plan administrator at 1-651-287-3253 for more information.

Rates may be changed on the entire 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/exhibits. 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.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your plan administrator at 1-651-369-5031 for costs and complete details.

AD&D insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPNP.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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Navigating life together