American Society of Anesthesiologists Plan Summary

Association life insurance can be a cost effective way to provide life insurance benefits and help protect your family and finances in the event something happens to you.

With American Society of Anesthesiologists 10-Year, 20-Year, or 30-Year Level Term Life Insurance, your individual premium remains level for the initial term under the 10-year, 20-year, or 30 year plans and will not increase during the initial term due to your age or health status. Also, your coverage remains level for the limited term under the 10-year, 20-year, or 30-year plans and will not be reduced due to your age.

Eligibility

All members[1] of the American Society of Anesthesiologists in good standing under the age of 70 for a 10-year level term policy or under the age of 60 for a 20-year level term policy or under the age of 50 for a 30-year level term policy who are actively at work, their spouse/domestic partners and dependent children[2].

Maximum benefit amount

For the Member and Spouse/Domestic Partner

Age	Amount
Under the age of 70	10-year level term policy for any amount up to $3,000,000, in $25,000 increments (minimum $100,000)
Under the age of 60	20-year level term policy for any amount up to $3,000,000, in $25,000 increments (minimum $100,000)
Under the age of 50	30-year level term policy for any amount up to $3,000,000, in $25,000 increments (minimum $100,000)

**Your spouse/domestic partner's coverage amount cannot exceed 100% of your coverage.

For the Member's Dependent Children[2]

Flat Amount	$25,000

Additional plan benefits

Life insurance can be a critical first step in helping to ensure your family's financial wellbeing. With your 10- year, 20-year, or 30-year level term life Insurance coverage, you get access to meaningful features to help you make the right decisions to manage what life may bring, at no additional cost to you.

Valuable built-in features

Total Control Account®[3]

The Total Control Account (TCA) is a settlement option that provides your loved ones with a safe and convenient way to manage life insurance proceeds. They'll have the convenience of immediate access to any or all of their proceeds through an interest-bearing account with unlimited check-writing privileges. The Total Control Account also allows beneficiaries time to decide what to do with their proceeds.

Accelerated Benefits Option[4]

You can receive up to 80% of your Level Term life insurance proceeds to a maximum of $500,000 in the event that you or your spouse/domestic partner become terminally ill and are diagnosed with less than 24 months[5] to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time.

Learn More

Is a medical exam required?

You must complete a standard application. When you apply, simply answer the health questions. Even if you have a health condition, you may still qualify. Depending on the amount applied for, a paramedical exam and blood test may be required, which will be scheduled at your convenience and at no cost to you.

Will this plan pay in addition to other coverage?

Yes. This plan pays in addition to any other insurance coverage you have. The plan also stays with you until your coverage ends. If also electing coverage under the Annual Renewable Term Life insurance plan and/or the 50+ Term Life insurance plan, a combined maximum benefit amount of $3,000,000 between all Group life insurance plans under this policy will apply.

What are my options when my 10-year, 20-year term or 30-year term comes to an end?

Depending on your age and health, you may qualify to apply for another 10-year, 20-year or 30-year level term plan at the current rate for your age at the time of enrollment. If not, you may be automatically enrolled in the Ultimate Plan Term life insurance from Metropolitan Life Insurance Company until the age of 80 at which time you may be able to convert some or all of your coverage. Your benefit amount will remain the same, but the cost of insurance will change and increase annually. Please see the certificate of insurance for details.

How long can my coverage continue?

Your coverage can continue as long as you have not reached the end of a 10-year, 20-year, or 30-year period, you pay your premium when due, remain a member, have not reached age 80, 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.

Would I have the ability to continue coverage, should my plan end?

Yes, in many instances. If your insurance ends for a reason other than non-payment of your premiums, you may be able to convert your coverage into an individual permanent life insurance policy from Metropolitan Life Insurance Company or an affiliate without providing evidence of insurability. Please see the certificate of insurance for details, including eligibility for conversion and amount of coverage that may be converted.

Are there any exclusions to my coverage?

Yes. Benefits will not be paid if the member's or dependent's death occurs from suicide, or if health is misrepresented, within 2 years from the date life insurance for you takes effect.

1. You must be a member of the American Society of Anesthesiologists to qualify for this insurance plan.
2. Refers to your unmarried, dependent children ages 14 days old up to age 26. Dependent Child(ren) coverage is for Annual Renewable Term Life Insurance (not Level Term).
3. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life benefits of $5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
4. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will not be subject to federal income taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.
5. Life expectancy guidelines can vary based on state regulations.

Coverage may not be available in all states. Please contact USI Affinity at 1-855-874-0032 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. 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 applications for coverage are subject to review and approval by MetLife. MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage. Coverage will be effective in accordance with the applicable policy and certificate after approval by MetLife.

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 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 USI Affinity at 1-855-874-0032 for costs and complete details.

MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S.

Policy number 160667-1-G

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

MetLife

ASA® Insurance
Administered by USI Affinity