

Flexible plan designs and coverage levels developed by Big I NY and MetLife to meet your needs.

**MetLife**



**BIG I**  
NEW YORK

**LiDAC**  
EMPLOYEE BENEFIT SOLUTIONS

# Big I New York offers life and disability insurance, underwritten by MetLife.

## Big I New York offers members Life and Disability insurance underwritten by MetLife.

MetLife has more than 140 years experience in the insurance industry and more than 80 years of experience working with employers of all sizes and meeting their unique needs. MetLife has adapted to industries - from small start-ups to large global corporations. It's experience that you can harness to help meet your needs and the diverse needs of your employees.

### Program Designed to Fit Your Needs

By working closely with MetLife and combining our strengths, Big I New York is able to provide a broad range of competitively priced life and disability insurance programs to its more than 1,750 member agencies and 13,000 employees.

### Additional Benefits and Services for Big I New York Members

Since its inception in 1882, Big I New York was formed for the purpose of helping independent insurance agencies and brokerages in New York to advancing their success and servicing of its members. Here are just a few of the benefits offered to Big I New York members:

- Political advocacy, lobbying on your behalf
- Award winning educational programs
- Discounts on a variety of products and services
- Archived research materials
- Member Newsletters and Publications

### Eligibility: All Active Full Time Employees

Employer can establish up to 3 classes. Benefit Options vary by plan and subject to classes definitions.



### Basic Life (For Groups of 2 – 500 lives) Rates: Per \$1,000 Benefit for Basic and Voluntary Life

Provides active employees with term life insurance, which provides a benefit to a designated beneficiary if an insured employee dies.

#### What's Available

<b>Eligibility</b>	■ All Active Member Agencies of Big I NY and All Active Employees Regularly scheduled to work, subject to classes definitions	
<b>Benefit Options</b>	■ \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000, \$350,000, \$400,000, \$450,000, \$500,000 (Amount varies depending on class)	
<b>Waiting Period — New</b>	■ Date of Hire or First of The Month Following 30, 60, 90, 180 days	
<b>Participation Required</b>	■ 100% of all eligible employees	
<b>Minimum Hours Per Week</b>	■ 20 (other options available)	
<b>Contributions</b>	■ Non-Contributory	
<b>Guarantee Issue</b>	■ Statement of Health required for amounts greater than \$250,000	
<b>Benefit Reduction</b>	■ 1st Reduction, Off Original	■ 35% @ Age 65
	■ 2nd Reduction, Off Original	■ 50% @ Age 70

### Voluntary Life (For groups of 2 – 500 lives)

Available to Member Agency Employees & their Families. Family coverage available if coverage elected by employee.

Provides term life insurance funded by the employees. Allows Agency Members to offer their employees access to additional life insurance without increasing their own costs.

#### What's Available

<b>Eligibility</b>	■ All Active Member Agencies of Big I NY and All Active Employees Regularly scheduled to work, subject to classes definitions
<b>Guarantee Issue</b>	Statement of Health required for amounts over: ■ \$150,000 — for Two (2) Employees or More
<b>Maximum Benefit</b>	■ Up to \$500,000 for 2 employees or more
<b>Minimum Benefit</b>	■ \$25,000
<b>Waiting Period — New</b>	■ Date of Hire or First of The Month Following 30, 60, 90, 180 days
<b>Minimum Hours Per Week</b>	■ 20 (other options available)
<b>Participation Requirement</b>	■ 2 eligible enrolled employees
<b>Benefit Reduction Formula</b>	■ None

#### Spouse/Domestic Partner & Child

<b>Spouse (Coverage Terminates at Age 70)</b>	■ Increments of \$25,000 to a maximum of \$100,000
<b>Guarantee Issue</b>	■ \$25,000
<b>Maximum Payable Benefit</b>	■ \$100,000
<b>Child — From 15 days to Age 26; No coverage Age 14 days or less</b>	■ \$10,000 or subject to state requirements

**MetLife's innovative "living benefits" include features that plan participants and their dependents can use today**

	Basic Life	Voluntary Life
<b>Waiver of Premium</b>	<ul style="list-style-type: none"> <li>■ Disabled employees may qualify to have their life insurance premiums waived while they are unable to work — 6 Months continuous disability</li> <li>■ Disability Must Begin Prior To Age 60</li> <li>■ Duration of Coverage To Age 65</li> </ul>	<ul style="list-style-type: none"> <li>■ Disabled employees may qualify to have their life insurance premiums waived while they are unable to work — 9 Months Continuous Disability</li> <li>■ Disability Must Begin Prior To Age 60</li> <li>■ Duration of Coverage To Age 65</li> </ul>
<b>Accelerated Benefit Option (ABO)<sup>1</sup></b>	<ul style="list-style-type: none"> <li>■ Life Expectancy To Qualify — 12 Months or Less</li> <li>■ Benefit Percentage — 80%</li> <li>■ Maximum Benefit — \$500,000</li> </ul>	<ul style="list-style-type: none"> <li>■ Employee (same as basic)</li> <li>■ Spouse Only (Child Excluded)</li> <li>■ 12 Months Terminal (80%) Maximum \$100,000</li> </ul>
<b>Will Preparation<sup>2</sup></b>	<ul style="list-style-type: none"> <li>■ Offers participants and spouses in-person will preparation services including preparing and updating a will, living will and power of attorney through Hyatt Legal Plans' nationwide network of more than 13,000 participating attorneys.</li> </ul>	
<b>Portability<sup>3</sup></b>	<ul style="list-style-type: none"> <li>■ Excluded</li> </ul>	<ul style="list-style-type: none"> <li>■ Employee Supplemental Life Only</li> <li>■ Included</li> </ul>

**Accidental Death & Dismemberment (AD&D) Insurance (Available for Groups of 2 – 500 lives)**

MetLife's AD&D insurance pays you benefits if you suffer a covered accident that results in paralysis or the loss of a limb, or brain damage or coma. If you suffer a covered fatal accident, benefits will be paid to your beneficiary. Coverage Options are the same as the Group Life Insurance. Benefits are determined by the employer.

**What's Available**

Standard Benefits	Coverage
<b>Travel Assistance<sup>4</sup> Benefit</b>	<ul style="list-style-type: none"> <li>■ This coverage gives employees and their families access to a variety of non-emergency services, as well as emergency medical assistance, while traveling more than 100 miles from home (domestic or international travel).</li> </ul>
<b>Medically Supervised Repatriation:</b>	<ul style="list-style-type: none"> <li>■ If you or your dependents are ready to be discharged from the hospital but still are in need of medical assistance, this service will repatriate you or your dependents to a rehabilitation facility or home, and if medically necessary, will provide a medical or non-medical escort.</li> </ul>
<b>Emergency Evacuation:</b>	<ul style="list-style-type: none"> <li>■ Whenever medical facilities are not available locally, necessary transportation, equipment and personnel will be available to evacuate you and your dependents to the nearest medical facility.</li> </ul>
<b>Seat Belt Rider Benefit</b>	<ul style="list-style-type: none"> <li>■ If an Accidental Death and Dismemberment benefit is paid, an additional 10% of the AD&amp;D benefit (minimum of \$1,000 up to \$25,000) is payable if the employee dies as a result of injuries sustained in a covered accident while driving or riding in a private passenger car and wearing a properly fastened seat belt.</li> </ul>
<b>Air Bag</b>	<ul style="list-style-type: none"> <li>■ This benefit provides an additional 5% of the AD&amp;D benefit (minimum of \$100 and maximum of \$10,000). The benefit is payable if the seat belt is properly fastened, the air bag deploys and the covered person dies as a result of the injuries sustained in a covered accident.</li> </ul>
<b>Common Carrier Benefit</b>	<ul style="list-style-type: none"> <li>■ This benefit provides an additional 100% of the full amount if a covered person dies as a result of covered accidental injury while traveling in a Common Carrier. A Common Carrier means a government-regulated entity that is in the business of transporting fare-paying passengers and does not include chartered or other privately arranged transportation, taxis or limousines.</li> </ul>
<b>Spouse Education Benefit</b>	<ul style="list-style-type: none"> <li>■ Provides tuition funds for your spouse if you should suffer a fatal accident. The benefit is payable for up to one year and is equal to the lesser of the actual cost of tuition, \$5,000 or 5% of the Full Amount. Your spouse must be enrolled in an accredited school at the time of your accidental death.</li> </ul>
<b>Child Education Benefit</b>	<ul style="list-style-type: none"> <li>■ Provides tuition funds for each of your eligible dependent children to attend a college or other accredited institution for up to 4 years if you should suffer a fatal accident. To qualify, your dependent children must be enrolled in the institution at the time of your accidental death or must enroll within one year of your accidental death. The yearly benefit for each eligible child is equal to \$10,000 or the actual amount of tuition costs incurred, whichever is less. The total benefit maximum is 20% of the Full Amount for each eligible child.</li> </ul>
<b>Child Care Center Benefit</b>	<ul style="list-style-type: none"> <li>■ Provides funds for your eligible dependent children, 12 years old or younger, to attend a licensed child care facility for up to four consecutive years if you should suffer a fatal accident. The yearly benefit for each eligible child is equal to \$5,000 or the actual amount of child care costs incurred (whichever is less), and cannot exceed an overall total of 12% of the Full Amount. In order to be eligible, dependent children must be enrolled in a licensed child care center at the time of your accidental death.</li> </ul>

## Voluntary Accidental Death & Dismemberment (AD&D) Insurance *(For Groups of 2 to 500 lives)*

### What's Available

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>All Active Member Agencies of Big I NY and All Active Employees Regularly scheduled to work, subject to classes definitions</li> </ul>
<b>Benefit Maximum</b>	<ul style="list-style-type: none"> <li>Employee: 2-9 Lives – May select from \$50,000, and units of \$100,000 thereafter, up to \$500,000 10-500 Lives – May select from \$50,000, and units of \$100,000 thereafter, up to \$1,000,000</li> <li>Spouse: 60% up to \$600,000</li> <li>Children: 15% up to \$150,000</li> </ul>
<b>Benefit Minimum</b>	<ul style="list-style-type: none"> <li>\$50,000</li> </ul>
<b>Additional Benefit Schedule/Coverage</b>	
<ul style="list-style-type: none"> <li>Coma /Accidental Death and/or Head Injury</li> <li>Paralysis / Loss of Use</li> <li>Child - Day Care Center /Family Max. May Apply. The Child Care Center Benefit provides funds for your eligible dependent children, 12 years old or younger, to attend a licensed child care facility for up to four consecutive years if you should suffer a covered fatal accident.</li> <li>Permanent Total Disability</li> </ul>	

Note: Other Benefits as shown may be subject to coordination of benefits when offered through MetLife under another policy.

## New York Enriched Disability Benefits Law (DBL) *(For Groups of 2 – 500 lives) Rates: Per Capita*

### What's Available

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>All Active Member Agencies of Big I NY and All Active Employees Regularly scheduled to work, subject to classes definitions</li> </ul>
<b>Employee Contribution</b>	<ul style="list-style-type: none"> <li>Based on the statutory requirements of New York State for Enriched plans</li> </ul>
<b>Participation Requirement</b>	<ul style="list-style-type: none"> <li>100% All Active Eligible Employees</li> </ul>
<b>Duration Of Disability</b>	<ul style="list-style-type: none"> <li>26 Weeks, during any consecutive 52 week period</li> </ul>
<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>Statutory</li> </ul>
<b>Accident:</b>	<ul style="list-style-type: none"> <li>7 Days</li> </ul>
<b>Sickness:</b>	<ul style="list-style-type: none"> <li>7 Days</li> </ul>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>50% of Covered Payroll</li> </ul>
<b>Minimum Weekly Benefit</b>	<ul style="list-style-type: none"> <li>As required in accordance with the statutory laws of the State of New York State</li> </ul>
<b>Maximum Weekly Benefit</b>	<ul style="list-style-type: none"> <li>\$170, \$200, \$250, \$300, \$350, \$400, \$450, \$500, \$600, \$700, \$800, \$900, \$1,000</li> </ul>
<b>Basic Weekly Earnings</b>	<ul style="list-style-type: none"> <li>Average Weekly Rate Of Earnings based on 8 weeks prior to date of disability</li> </ul>

## Long Term Disability (For Groups of 2 – 500 lives) Premium Calculation: Per \$100 covered payroll

LTD Insurance helps replace a portion of lost income for an extended period of time.

### What's Available

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>All Active Member Agencies of Big I NY and All Active Employees regularly scheduled to work, as defined by class</li> </ul>
<b>Benefit Maximum</b>	<ul style="list-style-type: none"> <li>\$10,000: 2 to 9 eligible lives</li> <li>\$15,000: 10 eligible lives or more</li> </ul>
<b>Waiting Period — New</b>	<ul style="list-style-type: none"> <li>Date of Hire or First of The Month Following 30, 60, 90, 180 Days</li> </ul>
<b>Participation Requirement</b>	<ul style="list-style-type: none"> <li>100% of all eligible employees</li> </ul>
<b>Minimum Hours weekly</b>	<ul style="list-style-type: none"> <li>20 (other options available)</li> </ul>
<b>Definition of Disability (Own Occupation)</b>	<ul style="list-style-type: none"> <li>24 Months, 60 Months or Unlimited</li> </ul>
<b>Definition of Earnings</b>	<ul style="list-style-type: none"> <li>W2 and/or K1 Earnings</li> </ul>
<b>Duration of Disability</b>	<ul style="list-style-type: none"> <li>ADEA I to Normal Social Security Retirement Age (NSSRA)</li> </ul>
<b>Pre-Existing Condition</b>	<ul style="list-style-type: none"> <li>3/12 — NYS Mandated</li> </ul>
<b>Elimination Period</b>	<ul style="list-style-type: none"> <li>60 Days, 90 Days or 180 Days</li> </ul>
<b>Benefit Percentage</b>	<ul style="list-style-type: none"> <li>50%, 60% or 66.667%</li> </ul>
<b>Minimum Monthly Benefit</b>	<ul style="list-style-type: none"> <li>\$100</li> </ul>
<b>Mental Nervous &amp; Substance Abuse</b>	<ul style="list-style-type: none"> <li>24 Months or Duration of Stay While In-Hospital</li> </ul>
<b>Survivor Benefit</b>	<ul style="list-style-type: none"> <li>Three (3) X Last Monthly Gross Benefit</li> </ul>
<b>Qualifying Period:</b>	<ul style="list-style-type: none"> <li>Elimination Period</li> </ul>
<b>Eligible Survivor:</b>	<ul style="list-style-type: none"> <li>Spouse and Dependent under 26</li> </ul>
<b>Recurrent Disability = Qualified Period</b>	<ul style="list-style-type: none"> <li>180 Days or less In Own Occupation</li> </ul>
<b>Social Security Off-Set</b>	<ul style="list-style-type: none"> <li>Full Family</li> </ul>
<b>Rehabilitation &amp; Return To Work</b>	<ul style="list-style-type: none"> <li>Carrier Standard Increases the monthly benefit by 10% while participating in an approved rehabilitation program.</li> </ul>
<b>Residual Disability Benefit</b>	<ul style="list-style-type: none"> <li>Residual — 80% Earnings Test — Total Disability Is Not Required. Credit for part time employment during elimination period.</li> </ul>
<b>Indexed Pre-Disability Earnings</b>	<ul style="list-style-type: none"> <li>Lesser of 7% or Change in CPI-W</li> </ul>
<b>Leave of Absence</b>	<ul style="list-style-type: none"> <li>Last day of the month when leave began</li> </ul>
<b>Waiver of Premium</b>	<ul style="list-style-type: none"> <li>Included</li> </ul>
<b>Conversion</b>	<ul style="list-style-type: none"> <li>Excluded</li> </ul>

<sup>1</sup> When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment, in which case benefits will not be subject to federal 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. Employees should consult with and rely on an independent tax advisor about their own particular circumstances. Receipt of ABO benefits may affect eligibility for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. Employees should be advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility.

<sup>2</sup> Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

<sup>3</sup> MetLife Portability product features and availability may vary by state. Under certain circumstances, the right to elect portability coverage may not be available. Ask your representative for details.

<sup>4</sup> Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by the United States Fire Insurance Company, a member of the Crum & Forster group of insurers. AXA Assistance and the Crum & Forster group are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.



Like most group insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Ask your MetLife group representative for costs and complete details.

# MetLife

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