

Physicians



MetLife



Roger Soo, Representative

MetLife Offers High Quality Disability Income Insurance

- 10% Sex Distinct discount¹
- “Your Occupation” definition of disability available²
- Benefits up to \$17,000 per month (\$15,000 per month for surgeons) available³
- Lifetime Benefit Rider available^{3, 6}
- Business Overhead Expense coverage available⁴
- LTC GPO Rider — purchase a “stand alone” Long-Term Care policy with no evidence of insurability required^{5, 6}
- Guaranteed Insurability Rider — up to 3 x benefit amount available⁶
- Full coverage for disabilities due to mental disorders and substance abuse disorders for all specialties

For more information, contact your representative.

1 Because of your membership in the Chinese American Medical Society, you are eligible for a 10% discount. Some limitations may apply. Not available with all products, including Business Overhead Expense Insurance.

2 The “Your Occupation” definition of disability is not available for all occupational classes in some states.

3 The maximum benefit amount with Lifetime Benefit Rider is \$10,000 per month. Actual benefit amount issued depends on medical specialty, applicant’s income and amount of other disability income insurance in force and applied for.

4 The amount of Business Overhead Expense coverage issued may be limited based on the benefit period selected.

5 The LTC GPO rider is not available in all states.

6 Lifetime Benefit Rider, LTC GPO Rider and Guaranteed Insurability Rider are not available at all ages.

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

FOR POLICIES ISSUED IN NEW YORK: These policies provide disability insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits, when averaged over all people with the applicable policy.



CHINESE AMERICAN
MEDICAL SOCIETY