

# AAPA Group Insurance Benefits offered by Ryan Insurance Strategy Consultants/Powered by Gallagher Affinity



# Long Term Disability Insurance: For members

Help protect your single most significant asset, your ability to earn a living! Help provide financial security for your family and help safeguard your dreams for the future in the event of a covered disabling sickness or injury.

- Benefits are paid directly to you, to replace your lost income. Use however you choose.
- Own occupation definition of disability for the entire benefit period.

## Plan features

- Competitive group rates through your AAPA Association membership.
- Elimination period is the greater of your STD benefits or 90 days.
- No participation requirement. Compare to your group employer plan.

## Maximum Monthly Benefit

Monthly benefit of 60% of your pre-disability earnings up to maximum of \$8,000.

## Who is eligible?

All members who are actively at work 24+ hours per week and under the age of 65 at the time of enrollment.<sup>1</sup> If previously declined by Standard Insurance or MetLife for medical underwriting, your application will be subject to medical underwriting and require the approval of MetLife before your coverage becomes effective.

**New Members:** You can enroll in the LTD with no medical underwriting, during your eligibility period. **Your eligibility period is within the first 60 days from your membership date.** The pre-existing limitation will apply during your first 24 months of coverage.

**Existing Members:** For members beyond their 60-day eligibility period, you can enroll at any time subject to medical underwriting. You can also enroll during any approved national open enrollment period. If previously declined for medical underwriting by MetLife or Standard insurance company, you will need to complete medical underwriting and be approved by MetLife.

Visit: [www.MyPABenefits.com](http://www.MyPABenefits.com) for product information, benefit summaries, premium and benefit calculator, and applications.

Email: [Clay\\_Kretsinger@AJG.com](mailto:Clay_Kretsinger@AJG.com) with questions.

1. You must be an active member of AAPA to qualify for this plan.

# Short Term Disability Insurance: For members

Protection for your paycheck! Your most valuable asset is your ability to earn an income. Short-term Disability insurance may help pay a weekly benefit to help you keep your finances on track when you're out of work because of a covered disability.

- May help replace 60% of your Pre-disability earnings up to \$1,000 per week.<sup>2</sup>
- Elimination Period is 14 days
- Benefits paid directly to you, to replace your lost income. Use however you choose.
- Benefits payable up to 90 days.
- Own occupation definition of disability.

## Who is eligible?

All members who are actively at work 24 hours per week and under the age of 65 at the time of enrollment.<sup>3</sup> If previously declined by Standard Insurance or MetLife for medical underwriting, your application will be subject to medical underwriting and require the approval of MetLife before your coverage becomes effective.

**New Members:** You can enroll in the STD with no medical underwriting, during your eligibility period. **Your eligibility period is within the first 60 days from your membership date.** The pre-existing limitation will apply during the first 24 months of coverage.

**Existing Members:** For members who are beyond their 60-day eligibility period, you can enroll at any time subject to medical underwriting. You can also enroll during any approved national open enrollment period. If previously declined for medical underwriting by MetLife or Standard insurance company, you will need to complete medical underwriting and be approved by MetLife.

## How is Disability defined under this plan?

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 each of the material duties of your own occupation, unable to earn more than 80% of pre-disability earnings at your own occupation, and are receiving appropriate care and treatment.

## Special Considerations:

If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")<sup>2</sup>, you should carefully consider whether to enroll for this coverage. If you are eligible for State Benefits, you must apply if required by state law. If permitted, your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on your individual circumstances, whether you need additional coverage beyond the State Benefit.

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2. These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

3. You must be an active member of AAPA to qualify for this plan.

# Dental Insurance: For members and their dependents No underwriting required

The AAPA group dental plan is provided by MetLife (Metropolitan Life insurance Company) — a leading global provider of dental insurance. Get the protection you need in maintaining your oral and overall health while making it easier and more affordable to see your dentist regularly. Take advantage of competitive group rates offered through your association membership. Features of the plans:

- Two national Dental PPO plans available to you (Low Plan and High Plan). Pick the plan that is right for you.
- DHMO plan<sup>4</sup> available to those in New York, Texas, Florida, and California.
- Coverage is effective on the first of the month following enrollment.
- All preventive care — periodic exams and cleanings — is covered immediately up to 100% with no waiting period and no deductible up to the plan maximums. Basic Restorative care is also covered with no waiting period. Major Restorative and Orthodontia are covered after a twelve-month waiting period.
- One of the largest dental PPO networks, PDP Plus Network (MetLife's Preferred Dentist Program).<sup>5</sup>

## Coverage Details

### Eligibility

All active members of the AAPA association working 24 hours per week.

### Calendar Year Deductible

**Low PPO Plan:** There is a \$50 per person deductible (\$150 family maximum), which is waived for preventive and diagnostic treatment. The deductible is applied against insurance-covered expenses, not billed charges.

**High PPO Plan:** There is a \$25 person deductible (\$75 family maximum), which is waived for preventive and diagnostic treatment. The deductible is applied against insurance-covered expenses, not billed charges.

**Managed Dental Plan Option:** Only available to those members who reside in: Texas, New York, Florida and California.

**Dependent Child Definition:** A Child is covered up to age 26. A student is covered up to age 26.

### Maximum Benefits

**Low Plan:** The insured member and covered dependents are entitled to receive up to \$1,500 each in payments in any calendar year for dental procedures performed.

**High Plan:** The insured member and covered dependents are entitled to receive up to \$2,000 each in payments in any calendar year for dental procedures performed.

### Orthodontia

Available only with the High Plan. Children only. Children are covered for orthodontia to age 19. The Lifetime Maximum Benefit for Orthodontia is \$1,500.

### Participating Dentists

As part of the **PDP Plus network**, insured members have the freedom to choose from a list of participating dentists and specialists for the MetLife Preferred Dentist Program, a Dental PPO plan. Insured members can visit any licensed dentist or specialist; however, your out-of-pocket costs are usually lower when you go to a participating dentist.

### Cancellation of coverage — Lifetime lockout to re-enroll

There is a lifetime lockout for those who cancel coverage and wish to re-enroll later.

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4. Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.

5. Group dental insurance policies featuring the Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, New York, NY 10166.

# Vision Insurance: For members and their dependents No underwriting required

The AAPA group vision plan is provided by MetLife (Metropolitan Life Insurance Company) — a leading global provider of vision insurance. Good vision is essential in all types of occupations, and you are more likely to get preventive eye exams when you have vision insurance. Regular eye exams help to identify and treat health issues early on.\*

- Nationwide network of providers. Visit <https://www.metlife.com/insurance/vision-insurance/> to find a provider.
- Coverage is effective on the first of the month following enrollment.
- Value added feature: 20% off the cost for additional pairs of prescription glasses and non-prescription sunglasses, including lens enhancements.<sup>6</sup>

## Cancelation of coverage — Lifetime lockout to re-enroll

There is a lifetime lockout for those who cancel coverage and wish to re-enroll later.

**Important:** If you or your family members are covered by more than one health care plan, you may not be able to collect benefits from both plans. Each plan may require you to follow its rules or use specific doctors and hospitals, and it may be impossible to comply with both plans at the same time. Before you enroll in this plan, read all of the rules very carefully and compare them with the rules of any other plan that covers you or your family.

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\*Heiting, OD, Gary, *Eye Exams: 5 Reasons Why They Are Important*, <http://www.allaboutvision.com/eye-exam/importance.htm>, accessed November 2023.

6. Lens enhancements are available at participating private practices. Pricing is subject to change without notice. Please check with your provider for details and availability prior to receiving services. Additional discounts may not be available in certain states or at certain retail locations.

MetLife Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact your plan administrator for costs and complete details.

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

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