

Accident | Critical Illness | Hospital Indemnity

Comprehensive coverage that provides the financial support you need that may not be covered by your medical plan.

Complement your medical plans by enrolling in supplemental coverages from MetLife.



We all know someone who's been impacted by a health issue. From a broken arm at soccer practice to a heart attack — accidents, critical illnesses, or hospitalizations can happen at any time.

With **Accident, Critical Illness** and **Hospital Indemnity** Insurance from MetLife, you can prepare for medical costs that may not be covered in full by your existing plan, like co-pays, deductibles, and physical therapy, as well as costs you may not think of, like transportation to doctors' appointments, additional child care, and so much more. These unexpected costs can cut into your budget and make managing everyday expenses a challenge.

Take advantage of the benefits this important protection offers:

- Coverage for you and your family¹
- No medical questions asked²
- Automatic payments deducted from your paycheck
- No waiting periods (services are able to be used on date coverage is effective)
- Take your coverage with you if you change jobs³

When faced with surprising medical costs, supplemental coverage from MetLife provides you with a payment paid directly to you — not to your doctors, hospitals, or healthcare providers. You'll have total flexibility to spend the funds on anything you need. For a small monthly premium, you receive significant financial protection.

Enroll in our supplemental coverages today to cover your family in the event of an accident, critical illness, or extended hospital stay.

Did you know when enrolled in multiple coverages a single event could be covered by more than one plan?

For example, if you are diagnosed with a critical illness that leads to a lengthy hospital stay OR if you suffer an injury from an accident that leads to a lengthy hospital stay OR if you are hospitalized and later diagnosed with a critical illness OR if you suffer an injury from an accident and are later diagnosed with a critical illness, having more than one plan could work in your favor as you may be eligible to receive multiple payments for these occurrences.



See additional pages to review more details about these supplemental coverages.

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	Accident Insurance	Hospital Indemnity	Critical Illness Insurance
Product overview	Accident insurance pays out a lump sum if you incur an injury as a result of an accident. ⁴	Hospital Indemnity insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons. ⁵	Critical Illness insurance pays you a lump sum cash payment when you are diagnosed with one of the specific illnesses on a predetermined list as part of the policy.
Why needed	These benefits may complement both health insurance and disability if a covered incident causes you to have expenses that your health insurance doesn't cover — or causes you to lose income due to being out of work.		
Coverage choices*			Choose coverage amounts from \$5,000 to \$30,000 in increments of \$5,000
Who is covered	Choose which plan best suits you: <ul style="list-style-type: none"> • Employee Only • Employee & Spouse • Employee & Child(ren) • Employee & Family 		Options include: <ul style="list-style-type: none"> • Employee Only (100% of coverage amount) • Employee & Spouse • Employee & Child(ren) • Employee & Family <i>(spouse & children covered at 50% of coverage amount)</i>
Covered services*	Over 150 covered events and services, such as fractures ⁶ , dislocations ⁶ , 2nd & 3rd degree burns, and medical treatments or tests resulting from an accident.	A flat amount is paid for the day that you are admitted to a hospital and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay.	Over 30 covered conditions ⁷ including cancer, heart attack or stroke. Additionally, plan pays at initial occurrence and at recurrences ⁸ for the following Covered Conditions: Heart Attack, Stroke ⁹ , Coronary Artery Bypass Graft ¹⁰ , Full Benefit Cancer ¹¹ and Partial Benefit Cancer ¹¹ . <i>A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.</i>
Additional value add services	Health Screening Benefits¹² MetLife will provide an annual benefit when enrolled in Accident, Hospital or Critical Illness of \$50 per calendar year for taking one of the over 40 eligible screening/prevention measures including: <ul style="list-style-type: none"> • Blood test to determine total cholesterol, • Blood test to determine triglycerides • Colonoscopy • Endoscopy MetLife will pay only one health screening benefit per covered person per calendar year.		

Q. How do I file a claim?

A. Submitting a claim is as simple as 1-2-3:

1. Visit mybenefits.metlife.com to view your certificate of insurance and to initiate your claim* or call 866-626-3705
2. Answer some questions about your claim and upload your medical documentation to support your claim. The whole process takes just minutes!
3. Visit MyBenefits frequently to check claim status, letters and benefit payments.

*For Critical Illness claims, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

What happens next

A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.

Q. How do I file a Health Screening Benefit claim?

A. Submitting a claim is as simple as 1-2-3:

1. Call 1-800-GET-MET8. (800-438-6388)
2. Provide a few details, including:
 - a. The healthcare provider's name, address, and phone number
 - b. The screening/test and the date it was completed
 - c. Address where the test/screening was performed
3. Receive your HSB payment. (Checks are typically issued within a few business days once your claim has been processed)

You can submit multiple claims for your spouse or dependent children, all on one call.

Have other questions?

**[Please call MetLife directly at
[1 800 GET-MET8]
[1 800 438-6388]
and talk with a
benefits consultant.]**

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1. Covered Family Member means all Covered Persons as defined in the Certificate.
2. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. [For CII, [For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]
3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
4. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
5. There is a pre-existing exclusion for covered sicknesses. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
6. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
7. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
8. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.
9. In certain states, the Covered Condition is Severe Stroke.
10. In NJ sitused cases, the Covered Condition is Coronary Artery Disease.
11. Please review the Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH sitused cases and NH residents, there is an Initial Benefit of \$100 for All Other Cancer.
12. [The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.]

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a preexisting condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition exclusion for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

