



Why Accident Insurance matters

Accidents can happen anytime, anywhere and when you least expect them. While you can't plan for the unexpected, you can **be better prepared financially** with **MetLife Accident Insurance**.

You've got medical, dental and vision insurance — and possibly a flexible spending account just in case. If you have an accidental injury, you're financially covered, right?

Not entirely. Even the best health insurance may leave you with unexpected costs or medical debt, especially if you have a high deductible health plan or limited network. When faced with these kinds of costs, supplemental coverage from MetLife provides you with additional financial protection.

Help protect yourself, your family and your budget from the financial impact of unexpected injuries.

A personal account: How Accident Insurance helped a MetLife customer pay bills after a hit-and-run



“ Accident Insurance helped me pay some of my bills after I was involved in a hit-and-run. The great thing is that it was paid directly to me — I could use it how I wanted. I needed it especially for gas and the cost of a rental car. My advice is to always look ahead. It's better to have insurance and not need it, than not have it and need it. We all go through bad things, and hindsight is always 20-20. Take action, don't wait. ”

— A MetLife Customer

Enroll in Accident Insurance during annual enrollment

Accident Insurance

Coverage that can help pay for costs associated with an accident, such as those that may not be covered under your medical plan.



Help complete your healthcare coverage with Accident Insurance protection.

Receive benefit payments directly and use the funds however you wish.

Physical therapy Ambulance Grocery bills

Financial support so you can focus on getting well.

Many people may not be financially prepared to handle extra costs like plan deductibles, co-pays for emergency room care, testing, supplies and out-of-network care. For a covered event, accident insurance provides you with a benefit payment paid directly to you — not to your doctors, hospitals or healthcare providers.

You can spend the funds on anything you need, such as those extra bills when you may most need additional support. It can also help pay for expenses you may not think of, like childcare and transportation to your appointments. These costs can cut into your budget — and make it a challenge to manage your everyday expenses.

Your benefit in action

If you've been involved in an accident,¹ submitting a claim doesn't have to be difficult. Here's what to expect:



Visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

When it comes to accidents...

For less than your daily coffee habit,² you can gain coverage for you and your family.



Enroll in Accident Insurance during annual enrollment

Supplement your healthcare coverage with MetLife Accident Insurance.

Product overview	Accident Insurance pays out a lump sum if you incur an injury as a result of an accident.
Why needed	These benefits may supplement both health and disability insurance. A benefit payment can be used to pay for expenses that your health insurance doesn't cover — or it can provide additional financial support if a covered event causes you to lose income due to being out of work.
Who is covered	You can enroll both yourself and eligible family members. ⁵ All you need to do is enroll during your enrollment period and be actively at work.
Covered services	<p>Pays for different injuries, including:</p> <ul style="list-style-type: none">• Fractures⁴• Dislocations⁴• Eye injuries• Skin grafts• Broken teeth• Concussions• Cuts or lacerations• Second- and third-degree burns• Coma• Ruptured disc <p>Includes an array of medical services and treatments:¹</p> <ul style="list-style-type: none">• Ambulance• Emergency care• Inpatient surgery• Outpatient surgery• Medical testing benefits (including X-rays, MRIs, CT scans)• Physician follow-up visits• Transportation• Home modifications• Therapy services (including physical, occupational and speech therapy)
Guaranteed coverage	You and your family members are guaranteed ⁵ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Please see your Plan Summary for more information.

Accident Insurance

Frequently Asked Questions

Q. How does the payment work?

A. We make benefit payments directly to you — not to doctors, hospitals or healthcare providers. The amount you receive is paid regardless of any other insurance you might have.

You can spend your benefit payment however you like. Use it to help pay for medical plan deductibles and co-pays, out-of-network care, or even your family's everyday living expenses. Whatever you need while recovering from an accident or injury, Accident Insurance is there to help make life a little easier.

Q. I have a good medical plan at work, so why do I need Accident Insurance?

A. Even the best medical plans can leave you with extra expenses to pay for services that aren't covered, like plan deductibles, co-pays and costs for out-of-network care. Having this extra financial support may mean less worry for you and your family.

Q. Can I enroll for this insurance without having a medical exam?

A. Yes. Your accident coverage is guaranteed⁵ regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer.

Q. How much will it cost?

A. Accident Insurance may be more affordable than you think. It is designed to be an economical way to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. It's easy to pay premiums through payroll deductions, so you don't have to worry about writing a check or missing payments.

Q. When does my coverage begin?

A. Right away — your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

Q. If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.⁶

1. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

2. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed May 2021.

3. Dependent Child coverage varies by state. Please contact MetLife for more information.

4. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

5. 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.

6. 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.

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 are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.





Why Critical Illness Insurance matters

Contrary to what many people believe, medical insurance may only cover a portion of the expenses associated with treating a serious illness. Plus, additional costs that often come with recovering, like childcare, transportation, and grocery delivery, may be left up to you. Critical Illness Insurance can provide you with a benefit that can help you pay for unexpected costs, such as those that your existing medical insurance may not cover.

Handling the emotions that come up when experiencing illnesses such as a cancer¹ diagnosis, heart attack,² or stroke³ is difficult enough. Worrying about your financial stability on top of this can obviously be overwhelming. With Critical Illness Insurance, MetLife can help you and your family have the financial stability necessary to completely focus on healing during a difficult time.

When critical illness affects your family, you'll have the financial support when it matters most.

Help protect yourself, your family and your budget from the financial impact of a critical illness.

An example of how Critical Illness Insurance can help.



*I never would have expected to suffer a heart attack. But one day while teaching English class, I felt an intense shortness of breath and pain in my jaw. Luckily, the school nurse called 911. The last thing I needed to worry about was finances — I just had to focus on getting better. **Critical Illness Insurance** helped me pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house, while I recovered.**

Enroll in Critical Illness Insurance during annual enrollment

Critical Illness Insurance

Get financial support when you or a loved one becomes seriously ill.



Help complete your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

Financial support so you can focus on getting well.

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

And best of all, the payment is made directly to you, and is made regardless of any other insurance you may have. It's yours to spend however you like, including for you or your family's everyday living expenses.

While recovering, Critical Illness Insurance is there to help make life a little easier.

When it comes to critical illnesses...

For less than the cost of your daily coffee,⁴ you can get coverage for you and your family.



Your benefits in action

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Call, visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per critical illness and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

Enroll in Critical Illness Insurance during annual enrollment

Supplement your healthcare coverage with MetLife Critical Illness Insurance.

Benefit overview	Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most.
Why needed	Pay for whatever you need, such as expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.
Who is covered	You can enroll both yourself and eligible family members. ⁵ All you need to do is enroll during your enrollment period and be actively at work. ⁶ <ul style="list-style-type: none">• Employee Only• Employee & Eligible Family Members
Covered services	If you meet the group policy and certificate requirements, Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of a covered condition, including: <ul style="list-style-type: none">• Cancer¹• Heart attack²• Stroke³ Your plan pays a Recurrence Benefit ⁷ for certain conditions. Please see your Plan Summary for details and a list of covered conditions.
Cost of coverage	<ul style="list-style-type: none">• Competitive group rates• Costs will be based on your coverage option and who you're covering under your plan.
Guaranteed coverage	You and your family members are guaranteed ⁶ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

[Please see your Plan Summary for more information.](#)

Frequently Asked Questions

Q. I have a medical plan at work, so why do I need Critical Illness Insurance?

- A. Even the best medical and disability income plans can leave you with extra expenses like medical plan deductibles and co-pays or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people aren't prepared to handle the extra costs that can come with a critical illness, so having this extra cash as a lump-sum payment may mean less worry for you and your family.

Q. Can I enroll for this insurance without having a medical exam?

- A. **Yes. Your critical illness coverage is guaranteed,⁶** regardless of your health. You need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

Enroll in Critical Illness Insurance during annual enrollment

Critical Illness Insurance

Q. Are benefits paid directly to me or my healthcare provider?

A. Benefits will be paid directly to you, not to the doctors, to the hospitals, or to any other healthcare providers. There's no need to coordinate with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover or pay.

Q. When does my coverage begin?

A. Your coverage starts on the effective date. There are no waiting periods for it to begin.

Q. How do I pay for my coverage and how much will it cost?

A. You pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments. **Critical Illness Insurance may be more affordable than you think.** It's designed to be a way to supplement your healthcare and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

Q. If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.⁸

* This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
3. In certain states, the Covered Condition is Severe Stroke.
4. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Updated July 2021.
5. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
6. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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.
7. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.
8. 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.

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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product 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, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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.



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Enroll in Critical Illness Insurance during annual enrollment



Why Hospital Indemnity Insurance matters

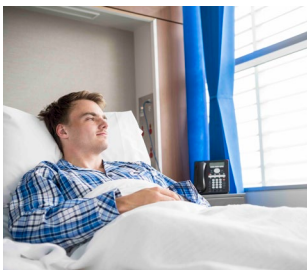
Hospital¹ stays can be pricey and often unexpected. Studies show that the average cost of a three-day hospital stay in the U.S. is \$30,000.² Even quality healthcare plans don't cover all expenses, so taking steps to help protect yourself can make a big difference.

While in the hospital, it's likely you'll need various treatments, tests and therapies to get up and about again. Expenses like plan deductibles, co-pays for doctor visits and extra costs for out-of-network care can add up fast. Having help with the financial support you may need when the time comes means less worry for you and your family.

In addition, unexpected hospital bills are especially difficult to manage when you lose your income or when your income becomes seriously reduced because of an injury or illness. Household expenses like your mortgage or rent payments, car payments, childcare payments, or household maintenance costs may become even harder to keep up with while you focus on recovering.

Help protect yourself, your family and your budget from the financial impact of a hospital stay.

How Hospital Indemnity Insurance can help.



*I was driving to work when I was hit by a large truck. My car was totaled, I was injured, and an ambulance had to take me to the emergency room. I was admitted to the Intensive Care Unit and, after two days, moved to a standard room for five more days. I was then transferred for inpatient care at a rehab facility for a week. I was panicking about how I was going to pay my hospital, ambulance and other medical bills not covered by my health insurance. But luckily, my **Hospital Indemnity Insurance** helped pay for those costs, plus other expenses like rent and groceries.**

Enroll in Hospital Indemnity Insurance during annual enrollment

Hospital Indemnity Insurance

Coverage to help pay for expenses associated with hospitalizations that may not be covered under your medical plan.



Help complete your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

How this coverage works

Hospital Indemnity Insurance can help safeguard your finances by providing you with a lump-sum payment — one payment all at once — when you or your family may need it most. A flat amount is usually paid for a hospital admission³ and a per-day amount for your entire hospital stay.

And best of all, the payment is made directly to you and is in addition to any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, Hospital Indemnity Insurance is there to help make life a little easier.

When it comes to hospital stays...

For less than the cost of your daily coffee,⁴ you can get coverage for you and your family.



Your benefits in action

If you are admitted to the hospital, submitting a claim doesn't have to be difficult. Here's what to expect:



Visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days.⁵ You only need one claim form per hospital admission and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

Enroll in Hospital Indemnity Insurance during annual enrollment

Supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Benefit overview	Hospital Indemnity Insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons. ³
Why needed	This benefit may supplement both health insurance and disability insurance 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.
Who is covered	You can choose a plan that best suits you and your family.
Covered services	<p>This plan provides benefits for hospitalization due to accidents and sicknesses,⁶ such as:</p> <ul style="list-style-type: none">• Admission to a hospital³• Hospital stays <p>A flat amount is paid for the day that you're 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.</p>
Cost of coverage	<ul style="list-style-type: none">• Competitive group rates• Costs will be based on your coverage option and who you're covering under your plan.
Guaranteed coverage	You and your family members are guaranteed ⁷ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

[Please see your Plan Summary for more information.](#)

Enroll in Hospital Indemnity Insurance during annual enrollment

Hospital Indemnity Insurance

Frequently Asked Questions

Q. I have a medical plan at work, so why do I need Hospital Indemnity Insurance?

A. Hospital stays can be pricey and are often unexpected. Even the best medical plans can leave you with extra expenses to pay or with services that just aren't covered such as plan deductibles, co-pays, extra costs for out-of-network care or non-covered services. Having this extra financial support when the time comes may mean less worry for you and your loved ones.

Q. Can I enroll for this insurance without having a medical exam?

A. Yes. Your coverage is guaranteed,⁷ regardless of your health. You just need to be actively at work. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

Q. How much will coverage cost and how do I pay for it?

A. Hospital Indemnity Insurance may cost less than you think. It's designed to be a way for you to supplement your healthcare plan. Exact rates can be found in the enrollment materials provided by your employer. **You pay premiums through payroll deductions,** so you don't have to worry about writing any checks or missing payments.

Q. When does my coverage begin?

A. Your coverage starts on the effective date. There are no waiting periods for it to begin.

Q. Are benefits paid directly to me or my healthcare provider?

A. Payments go directly to you, not to the doctors, to the hospitals or to any other healthcare providers. And to make things even easier, the check is made payable to you. There's no need to coordinate with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

Q. If my employment status changes, can I take my coverage with me?

A. Yes. This coverage is portable, meaning you can take it with you wherever you go so long as you continue paying your premiums.⁸

Q. Is the claims process simple?

A. Yes. Once we've received all the necessary information, claims are generally processed within 10 business days. You only need one claim form per admission or hospital stay and every claim is reviewed by a professional.⁵

* This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. 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.
2. Why health insurance is important: protection from high medical costs. <https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs/>. Accessed July 2020.
3. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your Certificate for details.
4. Why the price of your morning coffee could get more expensive. <https://www.marketwatch.com/story/why-your-latte-costs-nearly-5-despite-plummeting-coffee-bean-prices-2019-04-26>. Published July 2019.
5. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim — no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.
6. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
7. 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 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.
8. 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.

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. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation 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, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG 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. 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.



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Enroll in Hospital Indemnity Insurance during annual enrollment

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Discover your Health Screening Benefits

Health screenings are an important part of managing your health. That's why your Accident, Critical Illness, and Hospital Indemnity insurance coverage from MetLife provides a Health Screening Benefit (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children — can earn a benefit just for taking care of their health.



At least 60% of the annual colorectal cancer deaths in the U.S. could be prevented with recommended screenings.²



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.³



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, endoscopy, or colonoscopy**. For a complete list of what's covered, please see a copy of your certificate.

Here's an example of how it works.

Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once your claim is processed. It's that easy!

Claiming your Health Screening Benefit is as simple as 1-2-3.

- 1. Call 1-800-GET-MET8.** (800-438-6388)
- 2. Provide a few details,** including:
 - The healthcare provider's name, address, and phone number
 - The screening/test and the date it was completed
 - 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.

You may also file your Health Screening Benefit online through the MyBenefits portal at www.metlife.com/mybenefits, through the MetLife Mobile App, or by mail with a paper claim form.

Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the MyBenefits portal at www.metlife.com/mybenefits, or the MetLife Mobile App.

1. The Health Screening Benefit is not available in all states. Covered screening measures vary by state. See your insurance certificate for details, including any applicable waiting periods.
2. Fight Colorectal Cancer. Facts and Stats. Page last updated 2019. <https://fightcolorectalcancer.org/prevent/about-colorectal-cancer/facts-stats/>
3. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity 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, GPNP13-HI, or GPNP12-AX-PASG, 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.

Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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 pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. 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 the initial coverage 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

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.