



## Do you need supplemental insurance?

### Why supplemental insurance matters

We all know someone who's been affected by a health issue. From a broken arm at soccer practice to a heart attack, an accident, critical illness or hospital stay can happen at any time.

With MetLife Accident and Critical Illness and Hospital Indemnity Insurance, you can help prepare for unexpected expenses. For example, consider medical costs that may not be covered in full by your existing plan, such as co-pays, deductibles, physical therapy and costs you may not think of, like transportation to doctors' appointments or additional childcare expenses. These unexpected costs can cut into your budget and make managing everyday expenses a challenge.

### How it works

Supplemental insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment for a covered event. One convenient payment is made to you all at once when you or your family needs it most. The lump-sum payment can help you focus on getting back on track—helping lessen the worry about finding the money to cover any or all of your expenses.

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

While recovering, supplemental insurance can help make life a little easier.

### Why should I enroll now?

- Competitive group rates
- Coverage for you and your loved ones<sup>1</sup>
- No medical questions asked<sup>2</sup>
- Guaranteed acceptance<sup>2</sup>
- Easy payroll deductions
- Portable coverage so you can take it with you if you change jobs or retire<sup>3</sup>



### Questions?

Call MetLife Customer Support.  
1-800-GET-MET8 (1-800-438-6388)

# Help supplement your healthcare coverage with MetLife Accident, Critical Illness or Hospital Indemnity Insurance.

	Accident insurance	Hospital indemnity insurance	Critical illness insurance
<b>Product overview</b>	Accident insurance pays out a lump sum benefit if you incur an injury as a result of a covered accident. <sup>4</sup>	Hospital indemnity insurance pays you benefits when you are confined <sup>5</sup> to a hospital, <sup>6</sup> whether for planned or unplanned reasons. <sup>7</sup>	Critical illness insurance pays you a lump sum benefit payment when you have a verified diagnosis of the specific illnesses on a predetermined list as part of the policy.
<b>Why is it needed?</b>	Medical bills can be costly even with insurance. Not to mention non-medical costs like groceries, transportation, and childcare. These benefits may be used to supplement both health or disability insurance, which can be helpful 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.		
<b>Who is covered</b>	Options: <ul style="list-style-type: none"> <li>Employee</li> <li>Employee + one dependent<sup>8</sup></li> <li>Employee + two or more dependents</li> </ul>		Options: <ul style="list-style-type: none"> <li>Employee (100% of coverage amount)</li> <li>Employee + one dependent</li> <li>Employee + two or more dependents (Dependents covered at 100% of coverage amount)</li> </ul>
<b>Covered services*</b>	Over <b>150</b> covered events and services <sup>4</sup> , such as fractures, <sup>9</sup> dislocations, <sup>9</sup> second and third degree burns and medical treatments or tests resulting from an accident.	The plan pays a flat amount for the day of admission <sup>10</sup> to a hospital and pays a per-day amount for each day of a covered hospital stay, starting the second day of your stay.	Over 30 covered conditions <sup>11</sup> including cancer, <sup>12</sup> heart attack <sup>13</sup> or stroke. <sup>14</sup>  Additionally, the plan pays at initial occurrence and at recurrences <sup>15</sup> for the following covered conditions: heart attack, <sup>13</sup> stroke, <sup>14</sup> coronary artery bypass graft, <sup>16</sup> full benefit cancer <sup>12</sup> and partial benefit cancer. <sup>12</sup>  <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>
<b>Additional value-add services</b>	<b>Health Screening Benefits<sup>17</sup></b> When enrolled in MetLife Accident, Hospital or Critical Illness Insurance, you will receive an annual benefit for taking one of the over 40 eligible screening/prevention measures, including: <ul style="list-style-type: none"> <li>Blood test to determine total cholesterol.</li> <li>Blood test to determine triglycerides.</li> <li>Colonoscopy.</li> <li>Endoscopy.</li> </ul> MetLife will pay only one health screening benefit per covered person per calendar year.		

\* For a complete list of all coverage options and covered services, visit your enrollment website.

## Enroll in more than one kind of supplemental insurance, and a single event could be covered by more than one plan.

For example, if you have a verified diagnosis of a critical illness that leads to a lengthy hospital stay<sup>18</sup> or suffer an injury from an accident that leads to a lengthy hospital stay, having more than one plan could work in your favor as you may be eligible to receive multiple payments for these occurrences.

## Frequently asked questions

### How do I pay?

- A. Pay via easy automatic payroll deductions.

### When can I enroll?

- A. Enroll during your annual enrollment period.

### How can I enroll?

- A. Enroll by visiting your enrollment website.

### How much does it cost?

- A. While monthly premiums vary by plan and coverage options, the average monthly premium costs less than a monthly gym membership (based on average costs at national retail chains).<sup>19</sup>

### When does my coverage become effective?

- A. Coverage is effective 1/1/2026.

### How do I file a claim?

**A. It's easy to submit a claim:**

1. Visit [mybenefits.metlife.com](http://mybenefits.metlife.com) to view your certificate of insurance and to initiate your claim\* or call 1-866-626-3705.
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, your physician must complete a Physician Statement, which is available on MyBenefits.

### What happens next?

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

### How do I file a Health Screening Benefit claim?

**A. It's easy to submit a claim:**

1. You can file a claim online through MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), or by calling MetLife at 1-800-GET-MET8 (1-800-438-6388).
2. Provide a few details, including:
  - a. The name of the insured, SSN or EEID, group name, certificate number
  - b. What date did you have your test?
  - c. What was the test you had completed?
3. Receive your HSB payment. (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued a few business days after your claim is processed.)

You can submit claims for your spouse<sup>20</sup> and/or dependent children. No hard copy proof is ever required! Please refer to your certificate for details on the health screening benefit and which tests are applicable based on your coverage.

Recent studies have shown **45%** of employees say medical/health expenses cause financial stress and anxiety.<sup>21</sup>

## Questions? Call MetLife Customer Support. 1-800-GET-MET8 (1-800-438-6388)

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 and (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. Accident or sickness 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. 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.
6. 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.
7. There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
8. Dependent Child coverage varies by state. Please contact MetLife for more information.
9. Chip fractures are paid at 25% of Fracture Benefit, and partial dislocations are paid at 25% of Dislocation Benefit.
10. 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
11. 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.
12. Please review the Disclosure Statement or 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.
13. 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.
14. In certain states, the Covered Condition is Severe Stroke.
15. There is a Benefit Suspension Period between Recurrences. 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 Treatment Free Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
16. In NJ sitused cases, the Covered Condition is Coronary Artery Disease.
17. The Health Screening Benefit is not available in all states. For Texas sitused policies and Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG). Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
18. The Hospital Sickness benefit may not be available in all states.
19. Gans E. "How to Choose the Best Gym Membership—Costs & Ways to Save," Money Crashers website. <https://www.moneycrashers.com/choose-best-gym-membership-costs/>. Source Date: February 08, 2022.
20. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
21. MetLife's 19th Annual U.S. Employee Benefits Trends Study 2021.

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.

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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. Attained Age rates are based on five-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 include a Benefit Reduction Due to Age provision. 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 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 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.

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 exclusion for hospital sickness benefits, if applicable. 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.

