



Help protect your family's budget from unplanned expenses

We've all heard the saying, expect the unexpected. Whether it's an accident that leaves you with a broken arm; a critical illness that you didn't see coming; an unexpected hospital¹ stay; or identity theft issues that require an attorney to help you sort out the situation, the last thing you need is added stress that comes with unplanned expenses.

Accident, Critical Illness, and Hospital Indemnity Insurance from MetLife are designed to supplement your medical insurance with lump-sum payments made directly to you for qualifying events.² You can spend the money however you choose – such as for co-pays, deductibles, transportation expenses, or extra childcare expenses.

For a monthly premium that may be more affordable than you think, you gain:

- Coverage available for you and your family³
- No medical questions asked⁴
- No waiting periods (services are able to be used on date coverage is effective)
- Take your coverage with you if you change jobs⁵

You receive unlimited access to a network of top attorneys for all legal matters covered under the plan, for a cost-effective monthly fee. The savings can add up, especially when you compare the monthly premium with the \$370 average hourly cost for an attorney's time.⁶

Additionally, our digital estate planning tool lets you complete your will, healthcare proxy, and power of attorney, online in minutes.

There are no waiting periods, deductibles, co-pays, or claim forms when using a network attorney.

Did you know?

These valuable benefits are available at group rates through automatic payments deducted from your paycheck.

See the enclosed pages to learn more about how these valuable options offer added protection against the unexpected for you and your family.



MetLife Legal Plans provides protection at every step in your life. It offers real and tangible results in the form of legal representation and consultation.

	Accident Insurance	Hospital Indemnity Insurance
Product overview	Accident Insurance pays out a lump sum benefit if you incur an injury as a result of an accident. ²	Hospital Indemnity Insurance pays you benefits when you are confined ⁷ to a hospital, ¹ whether for planned or unplanned reasons. ⁸
Why needed	These benefits may be used to supplement both health insurance and disability, 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.	
Who is covered	Options: <ul style="list-style-type: none"> • Employee • Employee + 1 Dependent⁹ • Employee + 2 or more Dependents 	
Covered services*	Over 150 covered events and services ² , such as fractures, ¹⁰ dislocations, ¹⁰ 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 ¹¹ to a hospital and a per-day amount is paid for each day of a covered hospital stay, starting the second day of your stay.
Additional value-add services	<p>Health Screening Benefits¹⁷ MetLife will provide an annual benefit when enrolled in Hospital Indemnity Insurance of \$50 per calendar year for taking one of the over 40 eligible screening/prevention measures, including:</p> <ul style="list-style-type: none"> • Blood test to determine total cholesterol • Blood test to determine triglycerides • Colonoscopy • Endoscopy <p>MetLife will pay only one health screening benefit per covered person per calendar year.</p>	

Recent studies have shown

45%

of employees say medical/health expenses cause financial stress and anxiety.¹⁹

	Critical Illness Insurance	MetLife Legal Plans
Product overview	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.	MetLife Legal Plans offers legal consultation and representation for a variety of covered legal matters. It's simple to use – and it saves you money. Fees are deducted from your paycheck.
Why needed	These benefits may be used to supplement both health insurance and disability, 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.	Legal plan benefits are a convenient and cost-effective option for access to the legal experts you need. It can help give you mental and emotional security that comes with knowing an attorney is handling your legal matters.
Coverage choices*	Choose from two coverage amounts: <ul style="list-style-type: none"> • \$7,500 • \$15,000 • \$30,000 	For \$18.75 per month, you receive unlimited access to a network of over 18,000 experienced attorneys with no waiting periods, co-pays, deductibles, or claim forms.
Who is covered	Options: <ul style="list-style-type: none"> • Employee (100% of coverage amount) • Employee + 1 Dependent • Employee + 2 or more Dependents <i>(Dependents covered at 50% of coverage amount)</i>	Employee, spouse, and dependent children are covered
Covered services*	Over 30 covered conditions ² including cancer, ¹² heart attack ¹³ or stroke. ¹⁴ Additionally, plan pays at initial occurrence and at recurrences ¹⁵ for the following Covered Conditions: heart attack, ¹³ stroke, ¹⁴ coronary artery bypass graft, ¹⁶ full benefit cancer ¹² and partial benefit cancer. ¹² <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>	A wide range of frequently needed personal legal matters, including: <ul style="list-style-type: none"> • Debt collection defense • Identity theft defense • Tax audit representation • Sale or purchase of a home • Tenant negotiations • Wills, living wills, powers of attorney • Prenuptial agreements • Adoption • Immigration assistance • Juvenile court defense • Civil litigation defense • Elder-care issues • Defense of traffic tickets (does not cover DUI) • Small claims • Divorce and more!
Additional value-add services	Health Screening Benefits¹⁷ MetLife will provide an annual benefit when enrolled in Critical Illness Insurance of \$75 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.	E-services, including: <ul style="list-style-type: none"> • Attorney locator • Over 1,700 self-help legal documents • Online digital estate planning • Work/life resources

Frequently Asked Questions

How do I pay?

- A. Pay via easy automatic payroll deductions.

When can I enroll?

- A. Enroll from xx-xx, **2023**.

How can I enroll?

- A. Enroll by visiting <https://cslbehring.benefitsnow.com/>

How much will 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).¹⁸

When does my coverage become effective?

- A. Coverage is effective January 1.

How do I file a claim for Accident, Critical Illness, or Hospital Indemnity Insurance?

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

1. Visit 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, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

How does MetLife Legal Plans work?

- A. Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.¹⁹ We will then give you an assigned case number to share with your attorney when you make an appointment. It's that simple.

You can speak to a network attorney face to face or by phone. You can also submit questions online to our Law Firm E-Panel® for a quicker turnaround – whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance. Our Network Attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan—giving you peace of mind that you've got an expert on your side, for as long as you need them.

Visit <https://cslbehring.benefitsnow.com/>

**Questions? Call
CSL Behring Benefits Center
844-888-BNFT
(844-888-2638)**

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. For Accident Insurance or Hospital Indemnity Insurance, covered services/treatments must be the result of an accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details. For Critical Illness Insurance, a verified diagnosis of a covered critical illness is necessary.
3. Covered Family Member means all Covered Persons as defined in the Certificate.
4. 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.
5. 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.
6. Average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
7. 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.
8. 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.
9. Dependent Child coverage varies by state. Please contact MetLife for more information.
10. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
11. 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.
12. 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 situated 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. 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.
16. In NJ situated cases, the Covered Condition is Coronary Artery Disease.
17. 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 situated in CA and MT.
18. 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.
19. MetLife's 19th Annual U.S. Employee Benefits Trends Study 2021.

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and 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 AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

