

Help supplement your healthcare coverage with Accident, Critical Illness, Hospital Indemnity Insurance and Legal Plans.



## Extra financial protection, when you need it most

Unplanned expenses are the last thing you and your family need when dealing with injuries sustained in an accident, when you have a serious illness, or when you have legal issues.

**Accident, Critical Illness, Hospital Indemnity and Legal Plans** are designed to help you navigate the unexpected expenses, so you can stay focused on what matters *most*.

And each offers financial protection for a monthly premium.

### **Accident Insurance:**

- Covers your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.<sup>1</sup>
- Provides a lump-sum payment you can spend however you wish.

### **Critical Illness Insurance:**

- Pays you a lump sum cash payment when you or a family member have a verified diagnosis of the serious illnesses covered by the policy.<sup>2</sup>
- Serves as a supplement to your medical insurance.

### **Hospital Indemnity Insurance:**

- Provides benefits for hospitalization due to accidents and sicknesses\*
- Some benefits included are Admission\* to a hospital<sup>4</sup>, hospital stays, intensive care unit, inpatient rehab unit\*, and admission to an intensive care unit.

### **MetLife Legal Plans:**

- Access to expert legal help for a wide range of personal legal matters through a large, experienced attorney network.
- Unlimited use of covered legal services.

\*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.

\*Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.

### It's easy.

- There are no waiting periods,<sup>3</sup> no deductibles and no claims forms.
- You may have a choice of plans to fit your budget and your specific needs.
- Monthly premiums are deducted from your paycheck.

**Enroll today! <https://cslbehring.benefitsnow.com/>**

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. Eligible Family Members means all persons eligible for coverage as defined in the Certificate. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
2. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
3. For Critical Illness Insurance in CA, 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.
4. 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.

For both Critical Illness Insurance (other than in CA) and Accident Insurance, 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.

For both Critical Illness and Accident Insurance, some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

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.

