



Accident | Critical Illness | Hospital Indemnity



## Workplace benefits: the more you know, the more prepared you'll be

After an accident, critical illness or hospitalization<sup>1</sup>, unexpected costs can soon add up. Your medical and disability insurance may not be enough to cover all these extra expenses. MetLife offers some ways to help protect your finances while supplementing your existing benefits:



### Accident Insurance

Help be better prepared when the unexpected happens

Accidents can happen at any time, and treatment can knock a household budget off course. We make accident insurance payments directly to you, not to your healthcare provider, so you can use the money however you want. There are more than 150 covered events<sup>2</sup> that pay benefits, regardless of any benefits that your medical plan may pay.



### Critical Illness Insurance

Help protect your family's finances

A critical illness in the family can result in a scary and uncertain time. A lump-sum payment—one payment all at once—paid directly to you when it matters, can mean one less worry. What's more, Covered Conditions include heart attack,<sup>3</sup> cancer,<sup>4</sup> or stroke,<sup>5</sup> among others.



### Hospital Indemnity Insurance

Help protect yourself from expensive hospital stays

Hospitalization can be expensive and can have a big impact on your life. Hospital Indemnity Insurance provides a direct lump-sum payment—one payment all at once—if you or a family member become hospitalized.<sup>6</sup> Because we make the payment to you, not to your healthcare provider, you can use it any way you see fit.

**Rest easy knowing that coverage is guaranteed for you and your eligible family members.<sup>7</sup>**

## Did you know?

Even with medical coverage, extra expenses can soon add up.

- The average hospital stay costs \$2,883 per day.<sup>8</sup>
- The #1 reason for bankruptcy is due to medical bills.<sup>9</sup>
- 58% of Americans are worried about being able to afford unexpected medical bills for themselves and their families.<sup>10</sup>

**Enroll during annual enrollment.**

**Questions? Call MetLife  
Customer Service:**

**1 800 GET-MET8 (1 800 438-6388)**

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. 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.
3. 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.
4. 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 3.0 / 3.5 only): For NH-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
5. In certain states, the Covered Condition is Severe Stroke.
6. 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.
7. 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. Additional restrictions apply to dependents serving in the armed forces or living overseas. For Critical Illness Insurance CA-situated 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. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
8. Hospital and Surgery Costs. <https://www.debt.org/medical/hospital-surgery-costs/> March 2023.
9. Medical Bankruptcy and the Economy, January 20, 2022. [www.thebalance.com/medical-bankruptcy-statistics-4154729](http://www.thebalance.com/medical-bankruptcy-statistics-4154729).
10. "Americans' Challenge with Health Care Costs" July 14, 2022. <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs>. Accessed March 29, 2023.

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 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 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 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.

