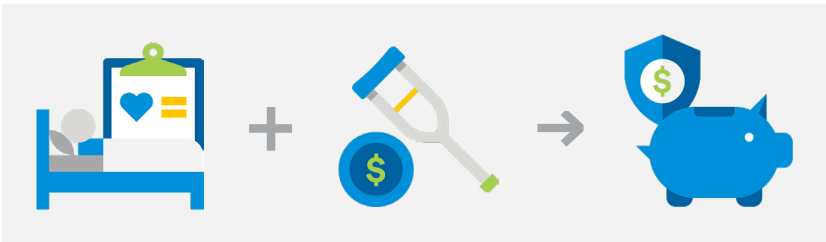




Help to reduce financial stress with Accident and Critical Illness Insurance

Helping you focus on your health, not on expenses

After an accident or critical illness, unexpected costs like plan deductibles, co-pays, out-of-network care expenses and even household bills soon add up. Your medical or disability insurance may not be enough to cover all these expenses. MetLife offers easy and reassuring ways to supplement your existing benefits and help protect your finances.



Accident Insurance

Accidents can happen at any time, and treatment can knock a household budget off course. We make Accident Insurance payments directly to you, not your health care provider, so you can use the money however you see fit. The plan covers over 150 kinds of injuries, including fractures,¹ second- and third-degree burns, skin grafts and a ruptured disc. It also covers an array of medical services² such as emergency care and transportation.

Critical Illness Insurance

Critical illnesses can happen when you least expect them—and they can be costly. Critical illness insurance helps safeguard your finances by providing you with one convenient lump-sum benefit payment upon verified diagnosis. The cash can help you focus on getting back on track. Critical conditions covered include cancer³, stroke⁴, heart attack⁵, Alzheimer's disease⁶, major organ transplants⁷ and more.

The advantages of getting Accident plus critical illness insurance through work

- Competitive group rates offered only through your employer
- Convenient payroll deductions
- Easy access to enrollment
- Educational tools to decide how much insurance is right for you
- Easy claims filing: Report claims online or by phone
- The confidence of knowing your employer has reviewed the plan

Working together to replace your income

Accident Insurance

24-hour coverage

Up to 180 days allowed between date of occurrence and care received⁸

Benefits pay same amount for employee and dependents

Hospitalization due to an accident is covered on a per-accident basis; hospital stay benefits are paid on day one⁹



Critical Illness Insurance

Coverage of \$15,000

No benefit suspension period between different covered conditions¹⁰

50% recurrence benefit¹⁰

500% total lifetime benefit

Financial experts recommend getting both types of insurance as part of a sound financial plan. Your family will get payments to cover expenses like:

- Mortgage or rent payments
- Child care/tuition
- Utilities
- Transportation
- Insurance premiums
- Credit card bills

Consider this scenario:

My son broke his leg during soccer practice, and was taken to the hospital by ambulance. The emergency room doctor took X-rays and determined that surgery was required. My son was released three days later and required crutches. The costs added up quickly: the hospital admission and stay was \$1,800, the surgery was \$4,700, and we had bills for physical therapy and doctor follow-up visits. Luckily, we had accident insurance! I got a lump-sum payment totaling \$7,960.¹¹

Consider this scenario:

My lung cancer recurred two years after I was first diagnosed. Three years after that, I had a heart attack. Thankfully, we have Critical Illness Insurance, so I could focus on getting better instead of worrying about medical bills. I got payments totaling \$37,500, to help me and my family pay for things that my medical insurance didn't cover. I used some of the money for extra help around the house while I recovered.¹¹

These are hypothetical examples for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

1. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
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. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
4. In certain states, the Covered Condition is Severe Stroke.
5. 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.
6. Please review the Outline of Coverage for specific information about Alzheimer's disease.
7. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.
8. In Washington State, the duration is 365 days.
9. 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.
10. 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.
11. Hypothetical examples are 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.

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.

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

