



Accident | Critical Illness | Hospital Indemnity



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

After an accident, critical illness or hospitalization¹, 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

150 reasons to better prepare yourself for an accident

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 healthcare provider, so you can use the money however you want. There are more than 150 covered events² you can receive a payment for, regardless of what your medical plan may pay.



Critical illness insurance

Focus on healing instead of finances

A critical illness in the family can result in a scary and uncertain time. A lump-sum payment made directly to you when it matters most can mean one less worry. Covered conditions include heart attack,³ cancer,⁴ stroke⁵ and more.



Hospital indemnity insurance

Help protect your budget from expensive hospital stays

Hospitalization¹ 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 is hospitalized.⁶ And since we make the payment to you and not your healthcare provider, you can use the money however you see fit.

Rest easy knowing that coverage is guaranteed for you and your eligible family members.⁷

Enroll with MetLife during annual enrollment.

**Questions? Call MetLife
Customer Support.
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. Please consult your certificate for details.
2. Covered services/treatments must be the result of an accident as defined in the certificate.
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 certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
5. In certain states, the Covered Condition is Severe Stroke.
6. 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.
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.]

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.

