



MetLife Products

- **MetLife Accident Insurance***
- **Critical Illness Insurance ***
- **Hospital Insurance ***

* Employer is paying for employee only coverage on the Accident, CI and Hospital Insurance plans. Employees can buy up coverage for their Dependents or Spouse. Payroll deducted coverage for Dependent and Spouse coverage.

- **MetLife Pet Insurance Direct bill**
(Employees can sign up and pay with their credit/debit card at any time through out the year for the MetLife Pet Insurance)

Also included in this packet is how to file an Accident & Health Claim, login in instructions and other important employee self help documents



Accident Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

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Accident Insurance Benefits

With MetLife, you'll have a plan that provides payments in addition to any other insurance payments you may receive¹. Here are just some of the covered events/services².

This plan provides protection 24 hours a day—while on or off the job.

Benefit Type	Plan Benefits
Accidental Injury Benefits	
Fracture Benefit*	\$250 – \$12,000 depending on the fracture and type of repair
Dislocation Benefit*	\$250 – \$12,000 depending on the dislocation and type of repair
Second or Third Degree Burn Benefit	\$150 – \$17,500 depending on the degree of the burn and the percentage of burnt skin
Concussion Benefit	\$750
Coma Benefit	\$15,000
Laceration Benefit	\$100 – \$800 depending on the length of the cut and type of repair
Broken Tooth Benefit	Crown: \$400 Filling: \$75 Extraction: \$200
Eye Injury Benefit	\$500
Accident - Medical Services & Treatment Benefits	
Ambulance Benefit	Ground: \$500 Air: \$1,500
Emergency Care Benefit	\$125 – \$250 depending on location of care
Physician Follow-Up Visit Benefit	\$125
Therapy Services Benefit (including physical therapy)	\$65
Medical Testing Benefit	\$250
Medical Appliance Benefit	\$200 – \$1,250 depending on the appliance
Transportation Benefit	\$500
Pain Management Benefit (for epidural anesthesia)	\$125
Prosthetic Device Benefit	One device: \$1,250 More than one device: \$2,500



Accident Insurance

Modification Benefit	\$2,000
Blood/Plasma/Platelets Benefit	\$600
Surgical Repair Benefit	\$250 – \$2,500 depending on the type of surgery
Exploratory Surgery Benefit	\$300
Other Outpatient Surgery Benefit	\$500
Hospital Benefits	
Admission Benefit	\$2,000 for the day of admission
ICU Supplemental Admission Benefit	\$2,000 for the day of admission
Confinement Benefit (paid for up to 15 days per accident)	\$400 per day
ICU Supplemental Confinement Benefit (paid for up to 15 days per accident)	\$400 per day
Inpatient Rehabilitation Benefit (paid for up to 15 days per accident)	\$300 per day
Accidental Death Benefit	
Accidental Death Benefit*	\$75,000 \$225,000 for accidental death on common carrier
Accidental Dismemberment, Functional Loss & Paralysis Benefits	
Dismemberment/Functional Loss	\$1,250 – \$60,000 depending on the injury
Paralysis	\$30,000 – \$60,000 depending on the number of limbs
Other Benefits	
Health Screening Benefit* - benefit provided for certain screening/prevention tests	\$100 Paid 1 time per calendar year
Lodging Benefit* - for a companion of a covered person who is hospitalized	\$300 per day

Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

* Notes Regarding Certain Benefits

- Fracture and Dislocation benefits - Chip fractures are paid at 25% of the applicable fracture benefit and partial dislocations are paid at 25% of the applicable dislocation benefit.
- Accidental Death Benefit – The benefit amount will be reduced by the amount of any accidental dismemberment/functional loss/paralysis benefits and modification benefit paid for injuries sustained by the covered person in the same accident for which the accidental death benefit is being paid.
- Accidental Death Benefit – Common carrier refers to airplanes, trains, buses, trolleys, subways and boats.
- In certain states, the Health Screening Benefit is provided by MetLife Consumer Services as a separate service and is not part of the insurance coverage. This does not impact the Health Screening Benefit's availability, cost, or the way in which the service is accessed. The covered health screenings are: Routine health check-up exam (annual physical exam), biopsies for cancer, blood chemistry panel, blood test to determine total cholesterol, blood test to determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer

Accident Insurance

(CEA), carotid doppler, complete blood count (CBC), chest x-rays, clinical testicular exam, colonoscopy, coronavirus testing, dental exam, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), electroencephalogram (EEG), endoscopy, eye exam, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hearing test, hemocult stool specimen, hemoglobin A1C, human papillomavirus (HPV) vaccination, immunization, lipid panel, mammogram, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms and virtual colonoscopy.

Lodging Benefit - The lodging must be at least 50 miles from the insured's primary residence.

Benefit Payment Example

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event ³	Benefit Amount
Ambulance (ground)	\$500
Emergency Care	\$250
Physician Follow-Up (\$125 x 2)	\$250
Medical Testing	\$250
Concussion	\$750
Broken Tooth (repaired by crown)	\$400
Benefits paid by MetLife Group Accident Insurance	\$2,400

Benefit amount is based on a sample MetLife plan design. Actual plan design and benefits may vary.

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at Employer website.

Q. Who is eligible to enroll for this accident coverage?

A. You are eligible to enroll yourself and your eligible family members!⁴ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my accident coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁵ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST. Or visit our website: mybenefits.metlife.com.

Insurance Rates

MetLife offers group rates and payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Employer pays for 100% of Employee-Only Coverage.





Accident Insurance

Enrolled employees may elect to purchase coverage for their dependents on a voluntary basis. 100% of dependent premiums are paid for by the employee.

Accident Insurance	Monthly Cost
Coverage Options	Plan
Employee- Employer pays	\$0
Spouse- Employee buy up pays	\$13.70
Child(ren)- Employee buy up pays	\$19.10
Spouse/Child(ren)- Employee buy up pays	\$28.10

¹ Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.
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 Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.
⁴ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
¹⁵ 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.

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. 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.

Critical Illness Insurance

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Benefits you can use as you see fit, such as to help cover expenses that are not covered by your medical plan.

Critical Illness Insurance Benefits

Eligible Individual	Benefit Amount	Requirements
Coverage Options		
Employee	\$10,000	Coverage is guaranteed provided you are actively at work. ¹
Spouse/Domestic Partner²	100% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹
Dependent Child(ren)³	100% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

Benefit Payment

Your plan pays a lump-sum **Initial Benefit** upon the first verified diagnosis of a Covered Condition. Your plan also pays a lump-sum **Recurrence Benefit⁴** for a subsequent verified diagnosis of certain Covered Conditions as shown in the table below. A Recurrence Benefit is only available if an Initial Benefit has been paid for the same Covered Condition. There is a Benefit Suspension Period that applies to Recurrence Benefits.

Please refer to the table below for the percentage benefit payable for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Benign Tumor Category		
Benign Brain Tumor	100% of Benefit Amount	100% of Initial Benefit
Cancer Category		
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	50% of Benefit Amount	100% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	NONE
Coronary Artery Disease Category		
Coronary Artery Bypass Graft (CABG) - where surgery involving either a median sternotomy or minimally invasive procedure is performed	50% of Benefit Amount	100% of Initial Benefit
Aortic or Mitral Valve Repair/Replacement - where surgery involving either a median sternotomy or minimally invasive procedure is performed	50% of Benefit Amount	100% of Initial Benefit
Coronary Angioplasty (Percutaneous Coronary Intervention)	10% of Benefit Amount	100% of Initial Benefit
Childhood Disease Category		
Cerebral Palsy	100% of Benefit Amount	NONE
Cleft Lip or Cleft Palate	100% of Benefit Amount	NONE



Critical Illness Insurance

Congenital Heart Disease (for which Surgery has been recommended for treatment)	100% of Benefit Amount	NONE
Cystic Fibrosis	100% of Benefit Amount	NONE
Diabetes (Type 1)	100% of Benefit Amount	NONE
Down Syndrome	100% of Benefit Amount	NONE
Sickle Cell Anemia	100% of Benefit Amount	NONE
Spina Bifida	100% of Benefit Amount	NONE
Functional Loss Category		
Coma	100% of Benefit Amount	100% of Initial Benefit
Loss of: Ability to Speak; Hearing; or Sight	100% of Benefit Amount	NONE
Paralysis of 2 or more limbs	100% of Benefit Amount	NONE
Heart Attack Category		
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Sudden Cardiac Arrest	100% of Benefit Amount	NONE
Infectious Disease Category		
<i>For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 3 consecutive days.</i>		
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	NONE
COVID-19	25% of Benefit Amount	NONE
Diphtheria	25% of Benefit Amount	NONE
Encephalitis	25% of Benefit Amount	NONE
Legionnaire's Disease	25% of Benefit Amount	NONE
Malaria	25% of Benefit Amount	NONE
Necrotizing Fasciitis	25% of Benefit Amount	NONE
Osteomyelitis	25% of Benefit Amount	NONE
Rabies	25% of Benefit Amount	NONE
Tetanus	25% of Benefit Amount	NONE
Tuberculosis	25% of Benefit Amount	NONE
Kidney Failure Category		
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant Category		
Major Organ Transplant <i>For bone marrow, heart, lung, pancreas, and liver</i>	100% of Benefit Amount	NONE
Progressive Disease Category		
ALS	100% of Benefit Amount	NONE
Alzheimer's Disease	100% of Benefit Amount	NONE
Multiple Sclerosis	100% of Benefit Amount	NONE
Muscular Dystrophy	100% of Benefit Amount	NONE
Other Dementia	100% of Benefit Amount	NONE
Parkinson's Disease (Advanced)	100% of Benefit Amount	NONE
Systemic Lupus Erythematosus (SLE)	100% of Benefit Amount	NONE
Stroke Category		
Stroke	100% of Benefit Amount	100% of Initial Benefit
Transient Ischemic Attack	25% of Benefit Amount	100% of Initial Benefit
Vascular Disease Category		

Critical Illness Insurance

Aneurysm <i>Abdominal Aortic or Thoracic Aortic Aneurysm; Carotid, Cerebral or Renal Aneurysm (Ruptured or Dissecting)</i>	100% of Benefit Amount	100% of Initial Benefit
Pulmonary Embolism	100% of Benefit Amount	100% of Initial Benefit

* Notes Regarding Covered Conditions

MetLife will not pay a benefit for a Covered Condition that is diagnosed prior to the coverage effective date.

- Alzheimer's Disease – Please review the Outline of Coverage/Disclosure Document for specific information about Alzheimer's disease.
- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Coronary Artery Bypass Graft – In certain states, the Covered Condition is Coronary Artery Disease.
- Heart Attack – 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.
- Infectious Disease Covered Condition Category – For an Infectious Disease Category benefit to be payable, the covered person must have been treated for the disease in a hospital for a consecutive number of days as specified in the certificate.
- Major Organ Transplant – 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.
- Stroke – In certain states, the Covered Condition is Severe Stroke.
- The following benefits are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
 - Aortic Valve or Mitral Valve Repair or Replacement
 - Coma
 - Congenital Heart Disease (for which Surgery has been recommended for treatment)
 - Coronary Angioplasty
 - Loss of: Ability to Speak; Hearing; or Sight
 - Paralysis
 - Severe Burn

Health Screening Benefit MetLife will provide an **annual benefit of \$100 per calendar year** for taking one of the eligible screening/prevention measures. The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

Mammogram Benefit	Payable when an eligible covered person undergoes a mammogram. <u>Benefit Amount</u> \$200 <u>Times Payable per Calendar Year</u> 1 time per Employee 1 time per Spouse/Domestic Partner - Dependent Child(ren): Not Eligible - The Mammogram Benefit is not available in all states.
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Example of How Benefits are Paid

The example below illustrates an employee who elected a Benefit Amount of \$10,000.

Illness – Covered Condition	Payment
Heart Attack — first verified diagnosis	Initial Benefit payment of \$10,000 or 100%
Kidney Failure – first verified diagnosis, two years later	Initial Benefit payment of \$10,000 or 100%



Critical Illness Insurance

Heart Attack — second verified diagnosis, four years later

Recurrence Benefit payment of
\$10,000 or 100%

This example is 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.

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage through your Employer.

Q. Who is eligible to enroll for this critical illness coverage?

A. You are eligible to enroll yourself and your eligible family members!⁵ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my critical illness coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁶ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance? Contact a MetLife Customer Service Representative at 1 800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST. Or visit our website: mybenefits.metlife.com.

B.

Insurance Rates

MetLife offers group rates and payment of premium through payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Employer pays for 100% of Employee-Only Coverage.

Enrolled employees may elect to purchase coverage for their dependents on a voluntary basis. 100% of dependent premiums are paid for by the employee.



Critical Illness Insurance

Monthly Premium per \$1,000 of Coverage- Coverage is \$10,000 so x's rates below by 10 to know the premium. Employees only need to pay premium on Spouse or Child(ren) and is payroll deducted. All age band rates based on Employee age

Age	Employee Only	Spouse	Child or Children	Spouse + Child or Children
<25	Employer pays	\$0.68	\$0.53	\$1.22
25–29	Employer pays	\$0.72	\$0.53	\$1.26
30–34	Employer pays	\$0.80	\$0.53	\$1.34
35–39	Employer pays	\$0.88	\$0.53	\$1.41
40–44	Employer pays	\$1.03	\$0.53	\$1.56
45–49	Employer pays	\$1.23	\$0.53	\$1.77
50–54	Employer pays	\$1.54	\$0.53	\$2.08
55–59	Employer pays	\$1.94	\$0.53	\$2.47
60–64	Employer pays	\$2.59	\$0.53	\$3.13
65–69	Employer pays	\$3.54	\$0.53	\$4.07
70–74	Employer pays	\$4.94	\$0.53	\$5.47
75+	Employer pays	\$6.84	\$0.53	\$7.37

Rates will increase when a Covered Person (Employee) reaches a new age band. Rates are subject to change.

¹ 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.]

² Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

³ Dependent Child coverage varies by state. Please contact MetLife for more information.

⁴ 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.

⁵ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁶ 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.

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

**IMPORTANT: This is a fixed indemnity policy,
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

• Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.

- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Hospital Indemnity Insurance

Coverage to help with unexpected expenses, such as hospitalization expenses that may not be covered under your medical plan.

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Hospital Indemnity Insurance Benefits

With MetLife's Hospital Indemnity Insurance, you'll have a plan which provides benefit payments for covered events regardless of any other insurance payments you may receive. Here are just some of the covered benefits/services^B, when an accident or illness puts you in the hospital.^A

Covered Benefits

Please contact MetLife for detailed definitions and state variations of covered benefits.

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Benefit Amounts
Hospital Benefits			
Admission Benefit	4 time(s) per calendar year ¹	Admission	\$1,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$1,000
Confinement Benefit	30 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 30 of those days	Confinement ⁴	\$200
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$200
Confinement Benefit for Newborn Nursery Care	2 day(s) per confinement	Confinement Benefit for Newborn Nursery Care ⁵	\$50
Other Benefits			
Health Screening Benefit ⁷	1 time(s) per calendar year per covered person	Health Screening	\$100

¹ If a covered person is readmitted within 180 days for the same or related sickness/injury for which we paid an Admission Benefit, an additional Admission Benefit is not payable.

⁴ If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

⁵ Payable for the period of newborn confinement for a newborn child who is not sick or injured.

⁷ In certain states, the Health Screening Benefit is provided by MetLife Consumer Services as a separate service and is not part of the insurance coverage. This does not impact the Health Screening Benefit's availability, cost, or the way in which the service is accessed. The covered health screenings are: Routine health check-up exam (annual physical exam), biopsies for cancer, blood chemistry panel, blood test to determine total cholesterol, blood test to determine triglycerides, bone marrow testing, breast MRI, breast ultrasound, breast sonogram, cancer antigen 15-3 blood test for breast cancer (CA 15-3), cancer antigen 125 blood test for ovarian cancer (CA 125), carcinoembryonic antigen blood test for colon cancer (CEA), carotid doppler, complete blood count (CBC), chest x-rays, clinical testicular exam, colonoscopy, coronavirus testing, dental exam, digital rectal exam (DRE), Doppler screening for cancer, Doppler screening for peripheral vascular disease, Echocardiogram, electrocardiogram (EKG), electroencephalogram (EEG), endoscopy, eye exam, fasting blood glucose test, fasting plasma glucose test, flexible sigmoidoscopy, hearing test, hemocult stool specimen, hemoglobin A1C, human papillomavirus (HPV) vaccination, immunization, lipid panel, mammogram, oral cancer screening, pap smears or thin prep pap test, prostate-specific antigen (PSA) test, serum cholesterol test to determine LDL and HDL levels, serum protein electrophoresis, skin cancer biopsy, skin cancer screening, skin exam, stress test on bicycle or treadmill, successful completion of smoking cessation program, tests for sexually transmitted infections (STIs), thermography, two hour post-load plasma glucose test, ultrasounds for cancer detection, ultrasound screening of the abdominal aorta for abdominal aortic aneurysms and virtual colonoscopy.

Hospital Indemnity Insurance

Coverage to help with unexpected expenses, such as hospitalization expenses that may not be covered under your medical plan.

Benefit Payment Example

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital. Upon arrival, the doctor examines Susan and advises that she requires immediate admission to the Intensive Care Unit for further evaluation and treatment. After two days in the Intensive Care Unit, Susan moves to a standard room and spends two additional days recovering in the hospital. Susan was released to her primary care physician for follow-up treatment and observation. Her primary doctor is now keeping a close watch over Susan's overall health. Depending on her health insurance, Susan's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Hospital Indemnity Insurance payments can help cover these unexpected costs or in any other way Susan sees fit.

Covered Benefit	Benefit Amount
Regular Hospital Admission (1x)	\$1,000
ICU Supplemental Admission (1x)	\$1,000
Regular Hospital Confinement (3 total days)	\$600
ICU Supplemental Confinement (1 day)	\$200
Benefits paid by MetLife Group Hospital Indemnity Insurance	\$2,800

Benefit amount is based on a sample MetLife plan design. Plan design and plan benefits may vary.

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at Employer website.

Q. Who is eligible to enroll for this Hospital Indemnity coverage?

A. You are eligible to enroll yourself and your eligible family members. ^c You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective. Dependents to be enrolled may not be subject to a medical restriction as set forth in the Certificate. Some states require the insured to have medical coverage.

Q. How do I pay for my Hospital Indemnity coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you. You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer cancels the group policy and offers you similar coverage with a different insurance carrier. ^d

Q. What is the coverage effective date?

A. The coverage effective date is 01/01/2025.

Q. Who do I call for assistance?

A. Please call MetLife directly at 1-800-GET-MET8 (1-800-438-6388) and talk with a benefits consultant. Or visit our website:
www.mybenefits.metlife.com

Insurance Rates



Hospital Indemnity Insurance

Coverage to help with unexpected expenses, such as hospitalization expenses that may not be covered under your medical plan.

MetLife offers group rates and payroll deductions, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Hospital Indemnity Insurance

Employer pays for 100% of Employee-Only Coverage

Enrolled employees may elect to purchase coverage for their dependents on a voluntary basis. 100% of dependent premiums are paid for by the employee.

Coverage Options	Plan Cost
Employee- Employer pays	\$0
Spouse– Buy up Employee pays	\$21.91
Child(ren) – Buy up Employee pays	\$11.21
Spouse/Child(ren) – Buy up Employee pays	\$33.12

^A 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.

^B 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.

^C 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 may apply to dependents serving in the armed forces or living overseas."

^D 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.

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.



Ready to roam? Unleash the power of pet insurance.

MetLife Pet Insurance can help cover the costs of unexpected accidents and illnesses and routine care. Help protect your pet's health and your wallet.

**You asked.
We answered.**

Why sign up for pet insurance? Find out with some FAQs.

What is pet insurance?

- A. Similar to how other types of insurance work, such as health insurance for you and your family, pet insurance is coverage for dogs and cats that can help you be prepared for unexpected vet costs and routine care.**

Why MetLife Pet Insurance?

- A. With MetLife, pet parents have the power of choice to customize their pet insurance to meet their needs. You can take advantage of benefits like:**
- Flexible coverage with up to 90% reimbursement¹ and the freedom to visit any U.S. licensed vet
 - Family plans² covering multiple cats and dogs on one policy—the only provider to offer this.
 - Optional Preventive Care coverage³
 - 24/7 access to Telehealth Concierge Services
 - Discounts of up to 30%⁴ and additional offers on pet care, where available
 - Easy claim submission, tracking and pet health management on the MetLife Pet mobile app.

How does MetLife Pet Insurance work?

- A. Our process is simple and straightforward.**
Take your pet to the vet and pay the bill, then send us your claim documents. You can file using our mobile app, online portal, email, fax or mail, and we process most claims within five days. You'll receive reimbursement¹ by check or direct deposit if the claim expense is covered under the policy.

When does coverage start?

- A. MetLife Pet Insurance wait periods are among the shortest for accident and illness coverage.^{2,5}**
Accident coverage and optional Preventive Care coverage begin on the effective date of your policy. Illness coverage begins 14 days later.

What's covered?

A. Coverage includes:

- Accidental injuries
- Illnesses
- Exam fees
- Surgeries
- Medications
- Ultrasounds
- Hospital stays
- X-rays/Diagnostic tests

Coverage also includes:

- Hip dysplasia
- Hereditary conditions
- Congenital conditions
- Holistic care
- Chronic conditions
- Alternative therapies
- And much more!

What's not covered?

- A. Pre-existing conditions may not be covered**—to learn more about what's not covered, visit metlifepetinsurance.com/coverage-exclusions.

Can I still use my vet?

- A. You can visit any U.S. licensed vet, emergency clinic or specialist.** You and your chosen veterinarian can determine the best treatment plan and medical course of action for your pet.

How much pet insurance do I need?

- A. Every individual and their pet has unique needs—we provide the ability to customize your coverage.** Coverage is flexible and customizable so that you can choose the plan that works for you. Options include:
- Levels of coverage from **\$500 – unlimited**.⁶
 - **\$0–\$2,500** deductible options.⁷
 - Reimbursement percentages from **50%–90%**¹

How much will it cost?

- A. Each pet's premium will be unique based on the age, breed, location, as well as which coverage amount you select.**⁸ Plus, if you go claim-free in a policy year, we'll automatically decrease your deductible by \$25 or \$50.⁹

Are there any discounts?

- A. Yes, a variety of discounts are available,**⁴ including:
- Employer Benefit Discount¹⁰
 - Military, Veteran, First Responder, and Healthcare Workers Discount.¹¹
 - Animal Care Discount.¹²

How do I pay for my coverage?

- A. You can set up an automatic payment** via credit card through the online portal or call center. ACH (electronic bank-to-bank payment) is available exclusively in our call center.

How does the MetLife Pet App work?

- A. When you download our app, you can manage your pet insurance account from anywhere.**

Plus, we make it easy to:

- Submit and track claims.
- Manage your pet's health records.
- Talk to an expert with 24/7 Telehealth Concierge Services.
- Find nearby pet services.

Is my coverage portable if I leave my employer?

- A. Yes. You can take your policy with you.** if you receive a group discount due to signing up for MetLife Pet Insurance through your employer, that discount will not carry over into your next policy renewal.

Get a quote or enroll today.
www.metlife.com/getpetquote
Enter in US Digital under Employer name

Call 1-800-GET-MET8 (1-800-438-6388)
Scan the QR code



1. Reimbursement options include: 70%, 80% and 90% and a 50% option for MetGen policies and a 65% option for IAIC policies only. Pet age restrictions may apply.
2. Based on a January 2023 review of publicly available summary information. Competitors did not furnish copies of their policies for review. If you have questions about a particular competitor's policy or coverage, please contact them or their representative directly.
3. For IAIC policies, optional Preventive Care coverage is based on a Schedule of Benefits. For MetGen policies, optional Preventive Care coverage is included in the annual limit.
4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.
5. Accident and optional Preventive Care coverage begins on midnight EST of the effective day of your policy is compared to a wait time of 2 to 15 days for many competitors; Illness coverage begins 14 days from the effective day of your policy compared to 14 to 30 days for many competitors.
6. Annual limit options range from \$1,000 - \$25,000 in \$1,000 increments. There is also a \$500 annual limit option for MetGen policies. Unlimited benefit option subject to availability. Pet age restrictions may apply.
7. Deductible options range include \$0 - \$750 in \$50 increments and \$1,000, \$1,250, \$1,500, \$2,000 and \$2,500.
8. For IAIC policies, the premium is also based on pet gender.
9. Your pet's deductible automatically decreases by \$25 (IAIC policies) or \$50 (MetGen policies) each policy year that you don't receive a claim reimbursement. May not be available in all states.
10. Discount is not available in MN or TN. This discount is only available to individuals who are eligible members or employees of an entity that has arranged for MetLife Pet to offer pet insurance. (IAIC policies, the discount is 10% for Groups > 1000 lives and 5% for Groups 51-999 lives. MetGen policies, this discount is 10% for Employer Groups and 5% for Associations).
11. Discount may not be available in all states. A discount is available to Healthcare Workers, First Responders and serving and retired members of the Armed Forces.
12. Discount may not be available in all states. A discount is applicable to staff/owners of animal care facilities.

Coverage issued by Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886, and Independence American Insurance Company ("IAIC"), a Delaware insurance company headquartered at 11333 N Scottsdale Rd, Ste 160, Scottsdale, AZ 85454. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).

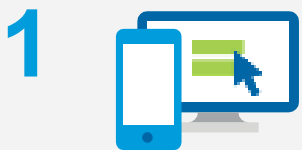
How to submit a MetLife Accident, Hospital Indemnity, Critical Illness claim



Submitting an Accident, Hospital Indemnity, Critical Illness claim doesn't have to be challenging. Below you'll find the information and tools you need to make the process as smooth as possible.

How to submit an Accident, Hospital Indemnity, Critical Illness claim online

Submitting a claim is as simple as 1-2-3:



1 Visit mybenefits.metlife.com or download the [MetLife Mobile App](#) to view your certificate of insurance and to initiate your claim* or call 866-626-3705 to obtain a claim form*.



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](#) or your [MetLife Mobile App](#) 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.

What happens next

A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.

Online claim submission can be hassle-free!

You can register at www.mybenefits.metlife.com or on the MetLife Mobile App. See reverse for details.



Benefits of registering to process claims online:

- Faster processing time
- Less paper waste
- Claims can be submitted 7 days a week

MyBenefits: easy online claim submission

MyBenefits is the web portal for MetLife group participants. Once registered, you can log in to:

- Submit a claim and upload medical documentation
- See claim status, history, and payments
- Set up direct deposit of benefits
- Read correspondence from MetLife
- Download claim forms
- View your certificate of insurance and designate beneficiaries

MetLife Mobile App

Employees can also submit and access claim information on-the-go. Our mobile app has the same features as the MyBenefits web portal — employees can register and submit claims online, view claim status, letters and benefit payments.



[Download the MetLife app from the iTunes App Store or Google Play](#)

[Hospital Indemnity Insurance Disclaimer:]

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[Critical Illness Insurance Disclaimer:]

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 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.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Cancer Covered Conditions.

[Accident Insurance Disclaimer:]

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. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition exclusion for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65





Health Screening Benefit \$100 Per person
on the plan per calendar year. Also \$200
Mammogram benefit Per calendar year

Discover your Health Screening Benefits

Health screenings are an important part of managing your health.



That's why your Accident Insurance, Critical Illness Insurance, Cancer Insurance, Hospital Indemnity Insurance coverage from MetLife provides a Health Screening Benefit¹ (HSB) for covered screenings and tests. Now, everyone who's enrolled—you, your spouse, and dependent children²—can earn a benefit just for taking care of his or her health.



At least 42% of newly diagnosed cancers in colorectal cancer deaths in the U.S. could be prevented with recommended screenings.³



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths.**⁴



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy**, or a colonoscopy. For a complete list of what's covered, please see a copy of your certificate.

Here's an example of how it works.

*Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!**

*This is an example for illustrative purposes only.

Claiming your Health Screening Benefit (HSB) is as simple as 1-2-3.

1. **Visit MyBenefits** at www.metlife.com/mybenefits or call 1-800-GET-MET8 (800-438-6388) 8:00 am–8:00 pm EST. You can also file a claim using the MetLife Mobile App!
2. **Provide a few details**, including:
 - The name of the Insured, SSN or EEID, Group Name, Certificate Number
 - What date did you have your test?
 - What was the test you had completed?
3. **Receive your HSB payment.** (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the **MyBenefits** portal at www.metlife.com/mybenefits, or the MetLife Mobile App.

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

1. [The Health Screening Benefit is not available in all states. For Texas situated policies and Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG). Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.]
2. Dependent Child coverage varies by state. Please contact MetLife for more information.
3. American Cancer Society. Cancer Facts & Figures 2022.
4. Mayo Clinic. Mammogram Guidelines: What Are They? Sandhya Pruthi, M.D. May 23, 2023. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

[Accident Insurance and Hospital Indemnity Insurance Disclaimer:]

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