

Supplement your healthcare plan with smart solutions

Benefits needs are changing and so are solutions to address them. Medical coverage is not always enough; out-of-pocket expenses for a serious illness or accidental injuries can really add up.



We offer a wide range of Accident & Health insurance solutions — Accident, Cancer, Critical Illness, and Hospital Indemnity — to supplement your health care strategy. Provide your employees with smart options to help pay for expenses associated with a sickness or injury and create a happier and more loyal workforce that knows you care.

Plan designs that are tailored to fit

Our plan designs are based on the latest market trends and industry benchmarks to meet the needs of you and your employees.

- **Guaranteed coverage**¹ for employees, spouses, and children.² Because family is important.
- **Benefits are paid** regardless of what's covered by medical insurance.
- **Lump sum paid directly to the employees** to spend as they choose.
- **Portable coverage** that they can take wherever they go.³
- **Value-added services** like online will preparation,⁴ funeral planning services,⁵ and vision discounts⁶ — at no cost to you or your employees.

The right guidance and support for employees

We help your employees make benefits decisions with the right tools and resources.

- **Information and tools** to raise awareness and understanding of the benefits
- **Enrollment channels** that flex with your needs, including the option for guided enrollment through benefits communications firms⁷

Benefits that are simple to use

It's easy for your employees to get the support they need.

- There's no need for coordination with medical insurance
- Employees have a choice of claim submission channels — from paper to digital
- Online tools are available to help employees use their plans
- Supportive customer service is available when employees need it most

Get expert guidance for confident decisions — for your organization and your employees.

Contact your MetLife representative.

Navigating life together

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. Additional restrictions may apply to dependents serving in the armed forces or living overseas. For Critical Illness insurance and Cancer Insurance CA-sited cases, 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.
2. Dependent Child coverage varies by state. Please contact MetLife for more information.
3. 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.
4. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
5. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. SCI offers planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the funeral services discount is available for "At Need" services only. Not approved in AK, CT, FL, KS, KY, MD, MO, MT, ND, NH, NJ, NY, TX and WA. Not available with MetLife Critical Illness insurance, Cancer insurance or Worksite STD.
6. MetLife VisionAccess is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.
7. Benefit communications firms or enrollment firms offer enrollment and communication services through an in-person one-on-one telephone consultation, or through a technology-based guided experience with dedicated support.

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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.

