

# Sterling Medical

Welcome!

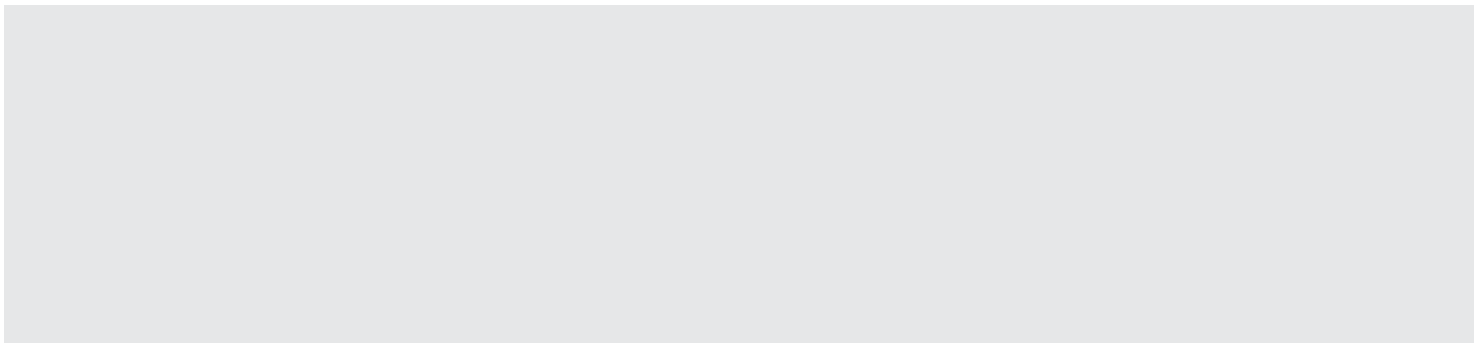
It's time to make some important benefit decisions for the coming year.

We're pleased to offer you some valuable ways to help create a personal financial safety net that can help protect you against the unexpected. We've done our best to assemble high-quality, cost-effective benefits to help better prepare you for the coming year.

Please take the time to review all of your options and learn about the importance of your benefits. Get answers to your questions and make informed decisions. If you need help along the way, be sure to reach out to your plan administrator or other resources as noted in this booklet.

We trust that with all the resources provided, you'll be able to make some very informed choices regarding benefits for the coming year. Thank you for your attention to this very important matter and for your participation.

**Enroll for your benefits on or before the enrollment deadline.**



## Life and AD&D Insurance

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

# Life insurance can protect your family's future



### Have peace of mind that your loved ones can meet financial obligations, should something unforeseen happen to you.

If you have a spouse/domestic partner and/or children, they may rely on your help in running the household. It's important to take steps to make sure your family would be financially prepared without you to handle expenses like:

- Mortgage or rent payments
- Food
- Utilities
- Transportation
- Insurance premiums
- Childcare/education fees

With group life insurance you receive:

- A wide range of coverage options to fit your needs and budget
- Death benefit proceeds that are income tax free to your beneficiary
- Underwriting requirements waived for certain amounts

[In general, industry experts recommend having enough life insurance to replace 7 years of income.<sup>1</sup>](#)

Taking care of everyday living costs is just one thing to consider. Nearly one-in-three Americans think they need more life insurance.<sup>1</sup> Families without adequate life insurance could struggle with longer term expenses like:

- College tuition
- Retirement
- Child or aging parent care
- Wedding expenses

### Enroll today!

For questions, please call MetLife at  
**1 800 GET-MET8**  
**1 800 438-6388**

### Why should I enroll now?

- Competitive employee rates
- Convenient payroll deduction
- Value-added services at no additional cost to you

## Life and AD&D Insurance

You can better prepare for these longer term expenses by purchasing additional life insurance that goes above your employer-provided coverage. It's important to review your life insurance coverage often, as you experience different life events. Getting married, having children and buying a home, could require adding more life insurance protection to your portfolio as your financial commitments change.

### Your plan also gives you access to MetLife Advantages<sup>SM</sup> — services at no additional cost to you including:

**Will Preparation<sup>2</sup>** offers you and your spouse/domestic partner face-to-face meetings or phone calls with a Hyatt Legal plan attorney to prepare or update a will, living will or power of attorney.

**Estate Resolution Services<sup>2</sup>** provides you and the beneficiaries of your estate with face-to-face meetings or phone consultations with a participating Hyatt Legal plan attorney to help settle your or your spouse/domestic partners' estate.

**Portability<sup>3</sup>** gives you the flexibility to take your MetLife coverage with you if you change jobs.

**Grief Counseling<sup>4</sup>** provides you and your family up to five private counseling sessions with a licensed grief counselor to help cope with a loss or major event.

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[Get extra protection by adding accidental death and dismemberment \(AD&D\) insurance.](#)

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This protection is in addition to your life insurance coverage and can give you and your family extra financial security should a sudden accident take your life or cause you serious loss or harm. AD&D coverage complements your life insurance with protection that covers you for:

- Paralysis
- Brain damage or coma
- Loss of limb, speech, hearing or sight
- Fatal accident

Some additional payouts that may be included in your AD&D insurance coverage

- Air bag benefit
- Child care center benefit
- Hospitalization benefit
- Seat belt benefit

**(Please see your Plan Summary for details.)**

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1. Facts About Life 2017: Facts from LIMRA, September 2017

2. Included with Supplemental Life Insurance. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.

3. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

4. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks, US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

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.





## **MetLife Voluntary Life and AD&D Coverage**

### **Bi-Weekly Pay Cycle**

**Life and Accidental Death & Dismemberment Insurance** *(cost illustrated reflects BI-WEEKLY premiums)*

AGE AT PURCHASE	EMPLOYEE <i>(examples of coverage and cost)</i>				SPOUSE*	
	\$20,000	\$50,000	\$100,000	\$250,000	\$10,000	\$25,000
< 30	\$0.72	\$1.80	\$3.60	\$9.00	\$0.36	\$0.90
30 - 34	\$0.96	\$2.40	\$4.80	\$12.00	\$0.48	\$1.20
35 – 39	\$0.96	\$2.40	\$4.80	\$12.00	\$0.48	\$1.20
40 – 44	\$1.30	\$3.25	\$6.50	\$16.25	\$0.65	\$1.63
45 – 49	\$1.96	\$4.89	\$9.78	\$24.46	\$0.98	\$2.45
50 – 54	\$3.00	\$7.50	\$15.00	\$37.50	\$1.50	\$3.75
55 – 59	\$5.61	\$14.03	\$28.05	\$70.13	\$2.81	\$7.02
60 – 64	\$8.62	\$21.55	\$43.11	\$107.75	\$4.31	\$10.78
65 – 69	\$8.62	\$21.55	\$43.11	\$107.75	\$4.31	\$10.78
70 – 74**	\$8.62	\$21.55	\$43.11	\$107.75	\$4.31	\$10.78
75 + **	\$8.62	\$21.55	\$43.11	\$107.75	\$4.31	\$10.78
CHILD(REN) - Children covered to age 26 (same cost without regard to number of children)						
\$1,000		\$5,000		\$10,000		
\$0.10		\$0.48		\$0.96		

### **GUARANTEED ISSUE (GI) AMOUNTS**

<b>For Newly Eligible Employees</b>	
\$250,000 for Employee	
\$50,000 for Spouse	
\$10,000 for Child(ren)	

#### NOTES FOR METLIFE COVERAGE:

1. Rates are “uni-sex” (same for male and female) and “uni-smoker” (same for tobacco user and non-tobacco user)
2. Employee Coverage: Five (5) times basic annual earnings, rounded to the next higher \$10,000, up to a maximum of \$250,000. AD&D coverage will equal the Life amount. Units of \$10,000, minimum \$20,000 of coverage.
3. \*Spouse Coverage: 50% of Employee amount up to \$50,000 maximum. AD&D coverage will equal the Life insurance amount. Units of \$5,000. Important: Spouse must use the same age bracket as Employee.
4. Coverage is *GUARANTEED* if employee enrolls during initial eligibility period. If “late” enrollment, subject to Evidence of Insurability (must complete “Statement of Health Form”).
5. Employee must enroll for coverage if Spouse and /or Child(ren) are to be enrolled.
6. Child(ren) coverage is limited to \$1,000 from 15 days to 6 months old (same cost, any number of children). **IMPORTANT NOTE:** Eligible children are unmarried and under age 26.
7. \*\*Employee Age Reduction: 33% at age 70 and another 33% at age 75, rounded to next higher \$1,000.
8. “Waiver of Premium” if disabled prior to age 60, after 9 months of disability, coverage to age 65.
9. Coverage is guaranteed portable to (other) term insurance rates and convertible to whole life insurance within 31 days of termination or retirement.
10. Additional MetLife benefits include Accelerated Benefit Option (for terminally ill), and services for Travel Assistance and Identity Theft Solutions (provided by AXA Assistance USA), Will Preparation and Estate Resolution (provided by Hyatt Legal Plans).

## Life Insurance and AD&D

Life insurance is a cost-effective way to protect your family and your finances. It helps ensure your short- and long-term financial obligations could be met if something unforeseen happens to you.

# Why are life and accidental death & dismemberment insurance important?



**They are competitively-priced ways to protect your family and finances in the event something happens to you.**

For many people, these coverages help ensure that if the unforeseen should happen, short- and long-term financial obligations could be met. If you have a spouse, domestic partner and/or children, they may rely on you to help keep the household running. It's important to take steps to make sure your family would be financially prepared if you were no longer there to handle expenses like:

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

**Accidental death and dismemberment benefits (AD&D)** can provide financial security should a sudden accident take your life or cause you serious loss or harm. This coverage complements your life insurance coverage and helps protect you 24 hours a day, 365 days a year.

**Q. I already have life insurance through my employer. Why get more?**

**A. While having some life insurance provided by your employer is a great benefit, chances are it may not be enough to adequately provide for your family now and years from now.** Additional life insurance can give your family greater financial security.

**Q. How much life insurance do I need?**

**A. Probably more than you have now.** You should keep in mind that insurance needs change as your life changes — for example, getting married, starting a family or purchasing a home. Many people are surprised to learn that they don't have enough life insurance to cover the many expenses their loved ones may face. We've made it very simple to determine the amount of coverage you need now: Go to [www.metlifeeasier.net](http://www.metlifeeasier.net) and click on the easy-to-use life insurance calculator to find your answer in minutes.

**It's important to review your life insurance needs periodically to ensure that your family is protected.**

**Have other questions?**  
Please call MetLife directly at  
**1 800 GET-MET8**  
(1-800-438-6388)  
and talk with a benefits consultant.

## Life Insurance and AD&D

### Q. How much does a MetLife insurance plan cost?

**A. It may be less expensive than you think.** MetLife has designed these group life insurance plans to be an economical way for you to provide for your family. You'll enjoy competitive group rates, with a wide range of coverage options to choose from. Exact rates can be found in the enrollment materials provided by your employer.

### Q. How do I pay for my coverage?

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

### Q. How are claims paid?

**A. Proceeds are paid to your beneficiary through a tax free death benefit.**

### Q. What other benefits are included?

**A. This plan also includes access to services through MetLife Advantages<sup>SM</sup> that help you navigate what life may bring — at no additional cost to you.**

**Will Preparation Services<sup>1</sup>** Offers in-person will preparation for you and your spouse/domestic partner at no additional cost when you use a Hyatt Legal Plans attorney.

**Estate Resolution Services<sup>1</sup>** With this service, executors or administrators may receive in-person legal assistance with probating your and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney for general questions about the probate process.

**Portability<sup>2</sup>** Provides an opportunity to continue your group term life insurance coverage with MetLife if your coverage terminates due to a qualifying event.

**Grief Counseling<sup>3</sup>** Available with basic term life insurance, provides the insured and dependents in-person or telephone sessions with a grief counselor.

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1. Will Preparation Services and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, Will Preparation Services and Estate Resolution Services are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. In some states, Will Preparation and Estate Resolution Services are subject to regulatory approval and are not currently available. These services are provided at no cost to those who purchase Supplemental Life Insurance only.

2. To take advantage of this benefit, coverage of at least \$10,000 must be elected. Increases, decreases, minimum and maximum coverage amounts are subject to state availability. Please contact your plan administrator or refer to your certificate for specific details.

3. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks, US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred.

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.

## Facts & Stats



93%

of American workers believe that life insurance is a necessity.<sup>1</sup>



**3 out of 10** Americans feel they are underinsured. That means **70,000,000** people don't have the coverage they need.<sup>2</sup>

If you have a spouse, kids or aging parents who depend on you, life insurance is valuable protection and may be more affordable than you think.

Consider these policy costs for a healthy 35 year old:

**\$50,000** in coverage  
estimated cost \$3-4 per month



that's 2 packs of gum!<sup>4</sup>

**\$250,000** in coverage  
estimated cost \$15-20 per month



that's a movie ticket and popcorn!<sup>4</sup>

**\$500,000** in coverage  
estimated cost \$30-40 per month



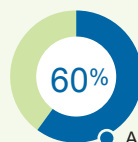
that's a small cup of coffee each weekday!<sup>4</sup>

### Do you have the right amount of protection?

You should also keep in mind that insurance needs may increase as your life changes, because you have more to protect — for example, getting married, starting a family or purchasing a home.

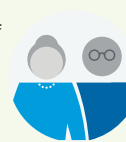


A premature death is likely to exert a major or devastating impact on financial security, lifestyle and general savings.<sup>3</sup>



X

Number of years to



Annual Income

MetLife believes that **60%** of annual income times years to retirement gives you a reasonable estimate of the amount of life insurance you should have. Check out our calculator tool

### What you need to know about getting life insurance at work:

- You get competitive group rates and a wide range of coverage options to choose from.
- Proceeds are generally income tax free and can be paid to your beneficiary in a lump-sum payment.
- You will have the convenience of having premiums automatically deducted from your paycheck.

1. LIMRA's Facts About Group Life (2015), [http://www.limra.com/uploadedFiles/limra.com/LIMRA\\_Root/Posts/PR/\\_Media/PDFs/2015-LIAM-fact-sheet\\_Group.pdf](http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/2015-LIAM-fact-sheet_Group.pdf), accessed April 2016.
2. LIMRA's Facts About Life (2015), [http://www.limra.com/uploadedFiles/limra.com/LIMRA\\_Root/Posts/PR/\\_Media/PDFs/2015-LIAM-Fact-Sheet.pdf](http://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/_Media/PDFs/2015-LIAM-Fact-Sheet.pdf), accessed April 2016.
3. MetLife's 2015 Study of the Financial Impact of Premature Death.
4. Based on average costs at national retail chains.

**metlife.com**

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Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, exceptions, reductions, waiting periods and terms for keeping them in force. Please contact MetLife for details about costs and coverage.





## Accident Insurance

Coverage that helps offset costs that may not be covered under your medical plan.

# Accident insurance: why is it so important?



Accidents can happen when you least expect them. And while you can't always prevent them, you can get help to make your recovery less expensive and stressful.

In the U.S., there are approximately 40 million trips to the emergency room annually due to injuries.<sup>1</sup> These visits can be expensive — in fact, ER bills average around \$1,233 per visit,<sup>2</sup> and even seemingly small injuries can come with unexpectedly high hospital bills.

You may be thinking — *that's why I have health insurance*. But even the best medical plans may leave you with unexpected expenses like deductibles, copays, extra costs for out-of-network care, and non-covered services.

[You can't plan for accidents, but you can handle them better by being financially prepared.](#)

### How it works

Accident insurance provides a financial cushion for life's unexpected events. You can use it to help pay costs that aren't covered by your medical plan. It provides you with a lump-sum payment — one convenient payment all at once — when you or your family need it most. The extra cash can help you focus on getting back on track, without worrying about finding the money to help cover the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from an accident or injury, accident insurance is there to make life a little easier.

### Enroll today!

For questions, please call MetLife at  
**1 800 GET-MET8**  
**1 800 438-6388**

### Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance<sup>4</sup>
- Easy payroll deduction
- Portable coverage so you can take it with you<sup>3</sup>



## Accident Insurance

With MetLife Accident Insurance, you can take your coverage with you if you change jobs or retire.<sup>3</sup>

Accident insurance helps you manage expenses — so you can focus on getting well.

## Our accident insurance is designed to cover a wide array of events, medical services, and treatments.

This plan provides a lump-sum payment for over 150 different covered events, such as:

- Fractures<sup>1</sup>
- Dislocations<sup>2</sup>
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts or lacerations
- Eye injuries
- Coma
- Broken teeth

**Help protect yourself, your family and your budget from the financial impact of unexpected injuries.**

You'll receive a lump-sum payment when you have these covered medical services or treatments:<sup>6</sup>

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical Testing Benefits (including X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Home modifications
- Therapy services (including physical and occupational therapy, speech therapy)

**This plan provides protection 24 hours a day — while on or off the job. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details on your coverage.**

1. Centers for Disease Control and Prevention: Emergency Department Visits. CDC/National Center for Health Statistics. Accessed March 2018.

2. "Outrageous E.R. Hospital Charges: What to Do," FoxBusiness.com. June 27, 2013.

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. 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 apply to dependents serving in the armed forces or living overseas.

5. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

6. Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, 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 or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.



# Accident Insurance Plan Summary

## ACCIDENT INSURANCE BENEFITS

With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services.

Benefit Type <sup>1</sup>	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
<b>Injuries</b>		
Fractures <sup>2</sup>	\$50 – \$3,000	\$100 – \$6,000
Dislocations <sup>2</sup>	\$50 – \$3,000	\$100 – \$6,000
Second and Third Degree Burns	\$50 – \$5,000	\$100 – \$10,000
Concussions	\$200	\$400
Cuts/Lacerations	\$25 – \$200	\$50 – \$400
Eye Injuries	\$200	\$300
<b>Medical Services &amp; Treatment</b>		
Ambulance	\$200 – \$750	\$300 – \$1,000
Emergency Care	\$25 – \$50	\$50 – \$100
Non-Emergency Care	\$25	\$50
Physician Follow-Up	\$50	\$75
Therapy Services (including physical therapy)	\$15	\$25
Medical Testing Benefit	\$100	\$200
Medical Appliances	\$50 – \$500	\$100 – \$1,000
Inpatient Surgery	\$100 – \$1,000	\$200 – \$2,000
<b>Hospital<sup>3</sup> Coverage (Accident)</b>		
Admission	\$500 (non-ICU) – \$1,000 (ICU) per accident	\$1,000 (non-ICU) – \$2,000 (ICU) per accident
Confinement	\$100 a day (non-ICU) – up to 365 days \$200 a day (ICU) – up to 30 days	\$200 a day (non-ICU) – up to 365 days \$400 a day (ICU) – up to 30 days
Inpatient Rehab (paid per accident)	\$100 a day, up to 15 days	\$200 a day, up to 15 days
<b>Hospital Coverage (Sickness)*</b>		
Admission (payable 1 x per calendar year)	\$150 (non-ICU) – \$300 (ICU)	\$150 (non-ICU) – \$300 (ICU)
Confinement (paid per sickness)	\$100 a day (non-ICU) – up to 30 days \$200 a day (ICU) – up to 30 days	\$100 a day (non-ICU) – up to 30 days \$200 a day (ICU) – up to 30 days

Benefit Type <sup>1</sup>	Low Plan MetLife Accident Insurance Pays YOU	High Plan MetLife Accident Insurance Pays YOU
<b>Accidental Death</b>		
Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown.	\$25,000 \$75,000 for common carrier <sup>5</sup>	\$50,000 \$150,000 for common carrier <sup>5</sup>
<b>Dismemberment, Loss &amp; Paralysis</b>		
Dismemberment, Loss & Paralysis	\$250 – \$10,000 per injury	\$500 - \$50,000 per injury
<b>Other Benefits</b>		
Lodging <sup>6</sup> - Pays for lodging for companion up to 30 nights per calendar year	\$100 per night, up to 30 nights	\$200 per night, up to 30 nights
Health Screening Benefit (Wellness) <sup>7</sup> benefit provided if the covered insured takes one of the covered screening/prevention tests	\$50 <b>Payable 1x per calendar year</b>	\$100 <b>Payable 1x per calendar year</b>

## BENEFIT PAYMENT EXAMPLE

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room 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 <sup>1</sup>	Benefit Amount <sup>8</sup>
Ambulance (ground)	<b>\$300</b>
Emergency Care	<b>\$100</b>
Physician Follow-Up (\$75 x 2)	<b>\$150</b>
Medical Testing	<b>\$200</b>
Concussion	<b>\$400</b>
Broken Tooth (repaired by crown)	<b>\$200</b>
Benefits paid by MetLife Group Accident Insurance	<b>\$1,350</b>

## INSURANCE RATES

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

Accident Insurance	Bi-Weekly Cost to You	
Coverage Options	Low Plan	High Plan
Employee	\$3.27	\$6.19
Employee & Spouse	\$4.93	\$9.34
Employee & Child(ren)	\$6.33	\$11.96
Employee & Spouse/Child(ren)	\$8.14	\$15.39

# QUESTIONS & ANSWERS

## Who is eligible to enroll for this accident coverage?

You are eligible to enroll yourself and your eligible family members!<sup>9</sup> You need to enroll during your Enrollment Period and be actively at work for your coverage to be effective.

## How do I pay for my accident coverage?

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

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

Yes, you can take your coverage with you.<sup>10</sup> 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.

## 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.

<sup>1</sup> Covered services/treatments must be the result of a covered accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

<sup>2</sup> Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

<sup>3</sup> 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.

<sup>4</sup> The Hospital Sickness benefit may not be available in the following states: NH, VT and WA. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

<sup>5</sup> Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

<sup>6</sup> The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from insured's primary residence.

<sup>7</sup> 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).

<sup>8</sup> Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

<sup>9</sup> 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 apply to dependents serving in the armed forces or living overseas.

<sup>10</sup> 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. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, 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 or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166  
L1018509328[exp1219][All States] © 2018 MetLife Services and Solutions, LLC

## Accident Insurance

Coverage that helps offset costs that may not be covered under your medical plan.

# What is accident insurance?



**Accident insurance works to complement your medical coverage** — and pays in addition to what your medical plan may or may not cover. It's coverage that provides a financial cushion for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It pays if you have tests, receive medical services, treatment or care for one of more than 150 covered events as defined in your group certificate. This includes hospitalization resulting from an accident, and accidental death or dismemberment.<sup>1</sup>

### Q. How does the payment work?

#### A. We make payments directly to you.

The amount you receive will be on top of any other insurance you might have and you can spend it however you like. You might use it to help pay for medical plan deductibles and copays, out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from an accident or injury, accident insurance is there to make life a little easier.

### Q. Am I eligible to enroll for this coverage?

**A. Yes, you can enroll both yourself and eligible family members.** All you need to do is enroll during your enrollment period, and be actively at work.

### Q. I have a good medical plan at work, so why do I need accident insurance?

**A. Accidents can happen anytime, anywhere** and always when you least expect them. What's more they can be costly.

Even the best medical plans can leave you with extra expenses to pay or services that just aren't covered. Things like plan deductibles, copays, extra costs for out-of-network care, or non-covered services. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

**Accident insurance is an economical way for you to supplement your health care plan.**

## Accident Insurance

### Q. Can I enroll for this insurance without having a medical exam?

**A. Yes. Your accident coverage is guaranteed,<sup>2</sup>** regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

### Q. How much will it cost?

**A. Accident insurance may cost less than you think.** It's designed to be an economical way to supplement your health care plan. Exact rates can be found in the enrollment materials provided by your employer.

### Q. How do I pay for my coverage?

**A. It's easy to pay premiums through payroll deductions,** so you don't have to worry about writing any checks or missing payments.

### Q. When does my coverage begin?

**A. Right away** — your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

### Q. Are benefits paid directly to me or my health care provider?

**A. Payments will be paid directly to you,** not to the doctors, hospitals or any other health care providers. And to make things even easier, the check is made payable to you. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

### Q. If my employment status changes, can I take my coverage with me?

**A. Yes. This coverage is portable, meaning you can take it wherever you go.** Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.<sup>3</sup>

### Q. Can I use the benefit payment on anything I need?

**A. Yes, you can use your payment as you see fit.** Use it to help cover your medical insurance deductibles, copays, household bills, and more.

### Q. Is the claims process simple?

**A. Yes.** Once we receive all the information, claims are generally processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.

#### Have other questions?

Please call MetLife directly at  
**1 800 GET-MET8**  
**1 800 438-6388**  
and talk with a benefits consultant.

1. 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.

2. 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 apply to dependents serving in the armed forces or living overseas.

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.

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 is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, 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 or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.



# Facts & Stats



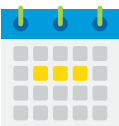
**Accidents** can lead to trips to the emergency room and the doctor's office, which could amount to bills and expenses not covered by your medical and disability insurance.



Recent studies have shown

**\$1,233**

is the average cost for one visit to the emergency room in the U.S.<sup>1</sup>



Lunch out,  
**3x per week,**  
salad and bottled water



**Every day**  
coffee fix  
medium cup

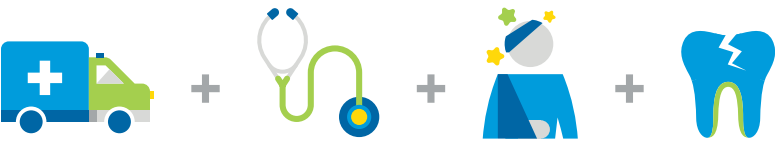
Based on average costs at national retail chains



**Monthly**  
gym membership

## How it works

Kathy's daughter, Molly, plays soccer. During a recent game, Molly collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He also ordered a CT scan. After thorough evaluation, Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown.



Covered Event <sup>2</sup>	Benefit Amount <sup>3</sup>
Ambulance (ground)	\$300
Emergency Care	\$100
Physician Follow-Up (\$75 x 2)	\$150
Medical Testing	\$200
Concussion	\$400
Broken Tooth (repaired by crown)	\$200

Luckily Kathy has accident insurance! She would get a lump-sum payment totaling **\$1,350**

Benefits paid by  
**MetLife Accident  
Insurance High Plan**

## What you need to know about MetLife's Accident coverage:

- Over 150 covered events and services, such as fractures, dislocations and medical treatments or tests.
- You and your eligible family members are guaranteed coverage.<sup>4</sup> No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from an accident.
- For your convenience, premiums will be automatically deducted from your paycheck.



1. Emergency Rooms vs. Urgent Care Centers. Debt.org. [www.debt.org/medical/emergency-room-urgent-care-costs/](http://www.debt.org/medical/emergency-room-urgent-care-costs/). Updated May 24, 2018.
2. Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See the Outline of Coverage for more detail
3. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
4. 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 apply to dependents serving in the armed forces or living overseas.

**metlife.com**

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**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166

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## Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that many not be covered by your medical plan.

# Critical illness insurance: why is it important?



When critical illness affects your family, you'll have the support you need when it matters most.

While experts recommend that families keep several months of living expenses set aside to help in an emergency, a general rule of thumb is to save enough to cover 3–6 months' worth of expenses.<sup>1</sup>

Even if you have medical and disability insurance, there can be financial gaps in your coverage. Disability income may only cover a portion of your income, and medical insurance can possibly leave you with some extra expenses. You would have to cover deductibles, copays, extra costs for out-of-network care, and non-covered services such as alternative treatments.

The No. 1 reason for bankruptcy is due to medical bills.<sup>2</sup> 1 in 5 working age Americans with health insurance have trouble paying off their medical bills.<sup>3</sup>

## How it works.

Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering, critical illness insurance is there to make life a little easier.

If you or a covered family member<sup>6</sup> are diagnosed with a medical condition, MetLife Critical Illness Insurance provides you with a lump-sum payment to help out.

### Enroll today!

For questions, please call MetLife at  
1 800 GET-MET8  
1 800 438-6388

## Why should I enroll now?

- Competitive employee rates
- Guaranteed acceptance<sup>5</sup>
- Easy payroll deduction
- Portable coverage so you can take it with you if you change jobs or retire<sup>4</sup>



## Critical Illness Insurance

With MetLife Critical Illness Insurance, you can take your coverage with you if you change jobs or retire.<sup>4</sup>

### Critical illness insurance helps you manage expenses — so you can focus on getting well.

As long as you or your loved one meets the policy and certificate requirements, the following medical conditions are covered:

- Full Benefit Cancer<sup>7</sup>
- Partial Benefit Cancer<sup>7</sup>
- Heart Attack
- Stroke<sup>8</sup>
- Coronary Artery Bypass Graft<sup>9</sup>
- Kidney Failure
- Alzheimer's Disease<sup>10</sup>
- Major Organ Transplant
- 22+ Listed Conditions<sup>11</sup>

Your plan pays a recurrence benefit if a medical condition occurs again for the following conditions: heart attack, stroke, coronary artery bypass graft, full benefit cancer, partial benefit cancer. A recurrence benefit is only available if initial benefit of a covered condition has been paid. And, there is a benefit suspension period (waiting period) between recurrences.<sup>12</sup>

1. [www.bankrate.com/banking/savings/starting-an-emergency-fund/](http://www.bankrate.com/banking/savings/starting-an-emergency-fund/) How to start (and build) an emergency fund, Accessed July 2018
2. [www.thebalance.com/medical-bankruptcy-statistics-4154729](http://www.thebalance.com/medical-bankruptcy-statistics-4154729), Medical Bankruptcy and the Economy, Accessed May 2018.
3. [www.natlbankruptcy.com/us-medical-debt-statistics/](http://www.natlbankruptcy.com/us-medical-debt-statistics/), 10 Statistics about US Medical Debt that Will Shock You. Accessed Nov. 2018.
4. 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.
5. Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described 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 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
6. Eligible Family Members mean all persons eligible for coverage as defined in the Certificate.
7. Please review the 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 NH situated cases and NH residents, there is an Initial Benefit of \$100 for All Other Cancer.
8. In certain states, the Covered Condition is Severe Stroke.
9. In NJ situated cases, the Covered Condition is Coronary Artery Disease.
10. Please review the Outline of Coverage for specific information about Alzheimer's disease.
11. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
12. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

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. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. 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 be subject to benefit reductions that begin at age 65. 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 to both Attained Age and Issue Age CII 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 or 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.



# Critical Illness Insurance Plan Summary

## COVERAGE OPTIONS

Critical Illness Insurance		
Eligible Individual	Initial Benefit	Requirements
Employee	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work. <sup>3</sup>
Spouse/Domestic Partner <sup>1</sup>	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. <sup>3</sup>
Dependent Child(ren) <sup>2</sup>	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. <sup>3</sup>

## BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit<sup>4</sup> for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

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

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer <sup>5</sup>	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer <sup>5</sup>	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke <sup>6</sup>	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft <sup>7</sup>	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease <sup>8</sup>	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
22 Listed Conditions	25% of Initial Benefit	Not applicable

### 22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for one Listed Condition in his/her lifetime. The Listed Conditions are Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

**Example of Initial & Recurrence Benefit Payments**

The example below illustrates an employee who elected an Initial Benefit of \$30,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$90,000.

<b>Illness – Covered Condition</b>	<b>Payment</b>	<b>Total Benefit Remaining</b>
Heart Attack – first diagnosis	Initial Benefit payment of \$30,000 or 100%	\$60,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%	\$30,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%	\$0

**SUPPLEMENTAL BENEFITS**

MetLife provides coverage for the Supplemental Benefits listed below. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

**Health Screening Benefit<sup>9</sup>**

After your coverage has been in effect for thirty days, MetLife will provide an annual benefit\* of \$50 or \$100 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year

\*The Health Screening Benefit amount depends upon the Initial Benefit Amount selected. Employees would receive a \$50 benefit with the \$15,000 initial benefit amount or a \$100 benefit with the \$30,000 Initial Benefit Amount.

# INSURANCE RATES

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

## Bi-Weekly Premium for \$15,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	\$2.38	\$4.76	\$5.74	\$8.12
25-29	\$2.53	\$5.34	\$5.89	\$8.70
30-34	\$3.45	\$7.42	\$6.81	\$10.78
35-39	\$4.76	\$10.64	\$8.13	\$14.01
40-44	\$7.06	\$16.03	\$10.43	\$19.40
45-49	\$10.39	\$24.08	\$13.75	\$27.44
50-54	\$14.55	\$34.86	\$17.91	\$38.22
55-59	\$19.83	\$49.34	\$23.19	\$52.71
60-64	\$28.28	\$72.31	\$31.65	\$75.68
65-69	\$42.20	\$108.30	\$47.44	\$111.67
70+	\$65.89	\$162.39	\$69.26	\$165.76

## Bi-Weekly Premium for \$30,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	\$4.76	\$9.51	\$11.48	\$16.24
25-29	\$5.05	\$10.68	\$11.78	\$17.40
30-34	\$6.91	\$14.84	\$13.62	\$21.56
35-39	\$9.53	\$21.28	\$16.26	\$28.01
40-44	\$14.12	\$32.07	\$20.85	\$38.80
45-49	\$20.78	\$48.16	\$27.50	\$54.89
50-54	\$29.09	\$69.72	\$35.82	\$76.44
55-59	\$39.66	\$98.68	\$46.38	\$105.41
60-64	\$56.56	\$144.62	\$63.29	\$151.35
65-69	\$84.41	\$216.61	\$94.87	\$223.34
70+	\$131.79	\$324.79	\$138.52	\$331.52

# QUESTIONS & ANSWERS

## How do I enroll?

Enroll for coverage at [mybenefits.metlife.com](http://mybenefits.metlife.com)

## Who is eligible to enroll?

Regular active full-time employees who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage.<sup>3</sup>

## How do I pay for coverage?

Coverage is paid through convenient payroll deduction.

## What is the coverage effective date?

The coverage effective date is 08/01/2014.

## If I Leave the Company, Can I Keep My Coverage?<sup>10</sup>

Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

## 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.

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### Footnotes:

<sup>1</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>2</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>3</sup> 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.

<sup>4</sup> We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

<sup>5</sup> 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 NH-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancers.

<sup>6</sup> In certain states, the covered condition is Severe Stroke.

<sup>7</sup> In NJ situated cases, the Covered Condition is Coronary Artery Disease.

<sup>8</sup> Please review the Outline of Coverage for specific information about Alzheimer's disease.

<sup>9</sup> The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

<sup>10</sup> 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.

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## Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that may not be covered by your medical plan.

# What is critical illness insurance?



**Critical illness insurance works to complement your medical coverage** — and pays in addition to what your medical plan may or may not cover. It's coverage that provides financial support when you or a loved one becomes seriously ill. Upon diagnosis, it provides you with a lump-sum payment of \$15,000 or \$30,000 in initial benefits. The total benefit amount available is 3 times that of the initial benefit amount, which is \$45,000 or \$90,000, in the event that you or a loved one experience more than one covered condition. The payment you receive is yours to spend however you like.

### Q. What's covered under this plan?

**A. If you meet the group policy and certificate requirements, critical illness insurance provides you with a lump-sum payment upon diagnosis of these conditions:**

- Full Benefit Cancer<sup>1</sup>
- Partial Benefit Cancer<sup>1</sup>
- Heart Attack
- Stroke<sup>2</sup>
- Kidney Failure
- Coronary Artery Bypass Graft<sup>3</sup>
- Alzheimer's Disease<sup>4</sup>
- Major Organ Transplant
- 22 Listed Conditions<sup>5</sup> (see your Outline of Coverage for details)

### Q. What happens if I have a recurrence?

**A. Your plan pays an additional benefit (Recurrence Benefit) if a medical condition reoccurs for:** a Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer, and Partial Benefit Cancer. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition. And there is a benefit suspension period (or waiting period) between recurrences.<sup>6</sup>

### Q. Am I eligible to enroll for this coverage?

**A. Yes, you can enroll both yourself and your eligible family members.<sup>7</sup>** All you need to do is enroll during the enrollment period and be actively at work.

### Q. I have a good medical plan at work, so why do I need critical illness insurance?

**A. One of the hardest parts of managing illnesses like Cancer, Heart Attack, or Stroke is providing the support and comfort your family needs beyond the cost of care.**

Even the best medical and disability income plans can leave you with extra expenses to pay or services that just aren't covered. Things like medical plan deductibles and copays, or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only some of your income is protected. The average family spends thousands of dollars in times of critical illness and recovery.<sup>8</sup> Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

**Payments may be used to help pay for expenses generally not covered by medical and disability income coverage.**

## Critical Illness Insurance

### Q. Can I enroll for this insurance without having a medical exam?

**A. Yes. Your critical illness coverage is guaranteed,<sup>9</sup>** regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

### Q. Are there any other benefits payable under this critical illness insurance plan?

**A. Yes. Early detection of a serious illness is important to your recovery.** Depending on the benefit amount you select, we provide you with an extra \$50 or \$100 annual benefit per calendar year on top of your total benefit amount when you see your physician for eligible health screenings or prevention measures.<sup>10</sup>

### Q. How do I pay for my coverage?

**A. It's easy to pay premiums through payroll deductions,** so you don't have to worry about writing any checks or missing payments.

### Q. How much will it cost?

**A. Critical illness insurance may cost less than you think.** It's designed to be an economical way to supplement your health care and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

### Q. Are benefits paid directly to me or my health care provider?

**A. Benefits will be paid directly to you,** not to the doctors, hospitals or any other health care providers. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

### Q. If my employment status changes, can I take my coverage with me?

**A. Yes. This coverage is portable, meaning you can take it wherever you go.** Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.<sup>11</sup>

#### Have other questions?

Please call MetLife directly at  
**1 800 GET-MET8**  
**1 800 438-6388**  
and talk with a benefits consultant.

1. 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 NH-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
2. In certain states, the Covered Condition is Severe Stroke.
3. In NJ-situated cases, the Covered Condition is Coronary Artery Disease.
4. Please review the Outline of Coverage for specific information about Alzheimer's disease.
5. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment of a Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
6. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.
7. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
8. MetLife Accident and Critical Illness Impact Study, October 2013.
9. 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.
10. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods.
11. 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 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. In most plans, there is a preexisting condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. 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 or GPNP09-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.



## Facts & Stats



Recent studies have shown

Medical bills have contributed to

58%

of bankruptcies, while illness-related income loss contributed to 44.3%.<sup>1</sup>

With competitive employee rates, you can get monthly Critical Illness Insurance coverage for less than the cost of...



**Tankful**

of unleaded gas  
for an SUV



**Monthly**

gym membership

Based on average costs at national retail chains



2 gallons of milk  
per week

### How it works

This illustration is based on a \$30,000 Initial Benefit Amount plan.<sup>2</sup>

Illness — Covered Condition	Payment	Total Benefit Remaining
Heart Attack — 1st diagnosis	Initial Benefit payment of \$30,000 or 100%	200% (\$60,000)
Heart Attack — 2nd diagnosis (2 years later)	Recurrence Benefit payment of \$30,000 or 100%	100% (\$30,000)
Kidney Failure — 1st diagnosis (3 years later)	Initial Benefit payment of \$30,000 or 100%	0% (\$0)



**MetLife Critical  
Illness Insurance:**  
**\$30,000**  
Initial Benefit Amount

In this example, the covered person would  
get several lump-sum payments totaling

**\$90,000**

### What you need to know about MetLife's Critical Illness coverage:

- Over 20 covered critical illnesses, such as Cancer,<sup>3</sup> Heart Attack, Stroke,<sup>4</sup> and Kidney Failure.
- You and your eligible family members are guaranteed coverage.<sup>5</sup> No medical exam and no hassle.
- Lump-sum payment can be used however you want, including to help cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.

To learn more, call 1 800 GET-MET 8



1. Medical Bankruptcy: Still Common Despite the Affordable Care Act.” David U. Himmelstein, Robert M. Lawless, Deborah Thorne, Pamela Foohey, and Steffie Woolhandler. *American Journal of Public Health*, March 1, 2019 (online Feb. 6, 2019).
2. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
3. 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 NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
4. In certain states, the Covered Condition is Severe Stroke.
5. 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 apply to dependents serving in the armed forces or living overseas.

**metlife.com**

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. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. 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 be subject to benefit reductions that begin at age 65. 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 to both Attained Age and Issue Age CII 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 or 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.



**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166

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# Make the most of your workplace benefits

with MetLife Auto & Home®

## Program description

MetLife Auto & Home's group insurance program is available to you as a voluntary benefit through your employer. This program is underwritten by MetLife Auto & Home and offers special discounts to employees of participating groups.



### Maximize your company benefits today and start saving:

- Save up to an additional 10% right away with our Welcome Discount for NEW customers.
- Qualify for a group discount of up to 15% off your policy.
- Earn an additional discount when you pay your premium through automatic bank account deduction.
- Receive extra savings if you've been with your company for a long time.
- Save more with our superior driver discount.
- Earn multi-vehicle savings when you insure more than one vehicle with us.
- Make the most of our multi-policy discounts when you insure both your home and auto with MetLife Auto & Home.

### Switch and save today!

Since everyone's insurance policies renew at different times during the year, you may apply for group auto and home insurance at any time. And coverage is 100% portable, so even if you change jobs you can take your policy with you. Take advantage of ALL your company benefits and start saving today. Call **1 800 GET-MET 8 (1-800-438-6388)** and see how MetLife Auto & Home makes it easier!

To make the most accurate comparisons, please have your current policies with you when you call.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and product, and are available in most states to those who qualify. Met P&C®, MetCas<sup>SM</sup>, and MetGen<sup>SM</sup> are licensed in the state of Minnesota.

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