



Accident | Critical Illness



Help supplement your healthcare coverage with MetLife Accident and Critical Illness Insurance.

You can help protect your family's budget from unplanned expenses.

You probably know that an accident or serious illness can happen at any time—along with unexpected costs that may not be covered in full by your major medical insurance. **MetLife Accident and Critical Illness** insurance can help supplement your medical insurance by providing payments you can use as you see fit. For qualifying events, you'll receive a lump-sum payment that's paid directly to you—not your doctors, hospitals or healthcare providers. You can spend the benefit on co-pays, deductibles, transportation to doctor's appointments, extra childcare or anything you wish.

**You asked.
We answered.**

Why sign up for these benefits? Find out with some FAQs

Who is eligible to enroll for coverage?

A. You are eligible to enroll yourself and your eligible family members in these coverages.² For the coverage to be effective, you need to enroll during your enrollment period and be actively at work.

How do I pay for my coverage?

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

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.

How do I enroll for these coverages?

A. Enroll for coverage by visiting your enrollment website during your annual enrollment time period.

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

A. You can take your Accident and Critical Illness coverage with you. ³ 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.

How do I file a claim?

A. To file a claim, visit **mybenefits.metlife.com** or download the MetLife Mobile App to view your certificate of insurance and initiate your claim. You can also call MetLife at **866-626-3705** to request a claim form.

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

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. 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 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
2. 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 (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.

