MetLife

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Higher deductibles may mean more out of pocket expenses.

These benefits can help you be better prepared for expenses that may not be covered by your high deductible health insurance plan.

Critical Illness Insurance

Accident Insurance

Hospital Indemnity Insurance

How does it work?

- When you experience a covered[1] critical illness, accident, or hospitalization[2], you receive a lump-sum payment.
- The payment is made directly to you, not to your doctors, hospitals, or healthcare providers.
- Use your payment for whatever you like, such as:
  - Co-pays
  - Out-of-network doctor visits
  - Therapy
  - Mortgage payments
  - Childcare
  - Groceries

Your medical insurance may not be enough to cover all the extra expenses associated with an accident, critical illness, or hospitalization[2].

High Deductible Health Plans (HDHPs) can be a practical choice for those looking to lower their health care premiums. With an HDHP you can expect to pay lower premiums because your deductibles are higher. However, higher deductibles could mean greater out-of-pocket expenses.

Watch the video to find out more



To help you be more financially prepared in the event of a covered accident, critical illness and/or hospitalization, you have the opportunity to enroll for Accident, Critical Illness and Hospital Indemnity insurance. These benefits are not a replacement for traditional medical insurance. They are a supplement to this coverage.

Your enrollment is guaranteed,[3] meaning there are no medical questions to answer.

These benefits available to you through MetLife are intended to be an easy and cost-effective way to protect your income and savings while supplementing your existing coverages.

To find out more about these benefits, please visit usbenefits.nov.com.

1. Covered services/treatments must be the result of an accident or sickness as defined in the certificate.
2. "Hospital" does not include certain facilities such as nursing homes, convalescent care or extended care facilities. Please consult your certificate for details.
3. 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.

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.

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