

Accident Insurance: MetLife

Even with good insurance, injuries can set your finances back in a big way. And when you're hurt, the last thing you want to worry about is out-of-pocket expenses you're not prepared to pay. Accident Insurance can help, by paying benefits directly to you if you get treatment for a covered accident. That way, your injury (on or off-the-job) doesn't have to derail your financial security.

If you or your covered family members are injured in a covered accident, Accident Insurance pays you a lump-sum amount to help take care of unexpected costs and protect your finances.

This coverage also includes a \$50 annual health screening benefit.

Accident Insurance Bi-Weekly Premiums	
Employee Only	\$6.45
Employee & Spouse	\$12.70
Employee & Child(ren)	\$15.24
Employee, Spouse & Child(ren)	\$18.00

Hospital Indemnity Insurance: MetLife

Even if you have medical insurance, a trip to the hospital can leave you with significant unexpected expenses, like co-payments, deductibles and other out-of-pocket costs.

Hospital Indemnity Insurance can help, by providing payments you can use to manage your expenses during a stressful time.

Hospital Indemnity Insurance pays a set amount for a hospital admission, as well as a benefit for each day you're confined to the hospital.

This coverage also includes a \$50 annual health screening benefit.

Hospital Indemnity Insurance Bi-Weekly Premiums	
Employee Only	\$6.69
Employee & Spouse	\$16.47
Employee & Child(ren)	\$11.99
Employee, Spouse & Child(ren)	\$21.76

Critical Illness Insurance: MetLife

When a serious illness strikes, your finances can be endangered, along with your health. Even if you have health insurance, the out-of-pocket costs of treatment, hospitalization and missing work can add up fast.

Critical Illness Insurance can help you weather a crisis without draining your savings.

- You choose a benefit amount: \$10,000-\$30,000. You can cover your spouse and dependent children, too.
- If you're diagnosed with a covered illness, your Critical Illness Insurance can provide a lump-sum benefit. Covered illnesses include Cancer, Heart Attack, Coronary Artery Disease, Stroke, Major Organ Failure, and others.

This coverage also includes a \$75 annual health screening benefit.

Critical Illness Insurance Bi-Weekly Premiums: \$10,000 Benefit				
Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$2.58	\$5.22	\$4.29	\$6.92
25 - 29	\$2.86	\$5.82	\$4.57	\$7.52
30 - 34	\$3.37	\$6.92	\$5.08	\$8.58
35 - 39	\$4.06	\$8.26	\$5.72	\$9.92
40 - 44	\$5.31	\$10.85	\$7.02	\$12.55
45 - 49	\$7.38	\$14.72	\$9.09	\$16.43
50 - 54	\$10.89	\$20.86	\$12.55	\$22.52
55 - 59	\$15.51	\$28.66	\$17.17	\$30.37
60 - 64	\$22.11	\$40.94	\$23.77	\$42.60
65 - 69	\$32.49	\$58.48	\$34.15	\$60.18
70 - 74	\$43.98	\$82.38	\$45.65	\$84.09
75+	\$58.43	\$111.28	\$60.09	\$112.98

Health Screening Benefit: Included in your Accident, Hospital & Critical Illness Insurance Benefits

Get a Cash Benefit Each Year for Covered Wellness Exams

Health screenings are an important part of managing your health. That's why your Accident, Critical Illness, Hospital Indemnity insurance coverage from MetLife provides a Health Screening Benefit (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children — can earn a benefit just for taking care of their health.



At least 60% of the annual colorectal cancer deaths in the U.S. could be prevented with recommended screenings.



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, endoscopy, or colonoscopy.**

For a complete list of what's covered, please see a copy of your certificate.

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

- 1. Call 1-800-GET-MET8.** (800-438-6388)
- 2. Provide a few details,** including:
 - The healthcare provider's name, address, and phone number
 - The screening/test and the date it was completed
 - Address where the test/screening was performed
- 3. Receive your HSB payment.** (Checks are typically issued within a few business days once your claim has been processed)

You can submit multiple claims for your spouse or dependent children, all on one call.

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

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