

Help supplement your healthcare coverage with Accident, Critical Illness, and Hospital Indemnity Insurance.



	Accident Insurance	Hospital Indemnity Insurance	Critical Illness Insurance
Product overview	Accident Insurance pays out a lump sum benefit if you incur an injury as a result of an accident. ¹	Hospital Indemnity Insurance pays you benefits when you are confined ² to a hospital, ³ whether for planned or unplanned reasons. ⁴	Critical Illness Insurance pays you a lump sum benefit payment when you have a verified diagnosis of the specific illnesses on a predetermined list as part of the policy.
Why needed	These benefits may be used to supplement both health insurance and disability if a covered incident causes you to have expenses that your health insurance doesn't cover — or causes you to lose income due to being out of work.		
Coverage choices*	One plan option available.		Choose from three coverage amounts: <ul style="list-style-type: none"> • \$15,000 • \$30,000 • \$50,000
Who is covered⁵	Options: <ul style="list-style-type: none"> • Employee Only • Employee + Spouse • Employee + Child(ren)⁶ • Employee + Family 		Options: <ul style="list-style-type: none"> • Employee (100% of coverage amount) • Employee + Spouse • Employee + Child(ren)⁶ • Employee + Family <i>Spouses/Domestic Partners and Dependent Child(ren) will be offered the following benefit options, and each can elect an amount equal to or lesser than the corresponding Employee amount: \$15,000, \$30,000, or \$50,000.</i>
Covered services*	Over 130 covered events and services, such as fractures, ⁷ dislocations, ⁷ 2nd & 3rd degree burns, and medical treatments or tests resulting from an accident.	A flat amount is paid for the day that you are admitted ⁸ to a hospital and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay.	Over 30 covered conditions ⁹ including cancer, ¹⁰ heart attack ¹¹ or stroke. ¹² Additionally, plan pays at initial occurrence and at recurrences ¹³ for the following Covered Conditions: heart attack, ¹¹ stroke, ¹² coma, coronary artery bypass graft, ¹⁴ benign brain tumor, invasive cancer ¹⁰ and non-invasive cancer. ¹⁰ <i>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.</i>
Additional value add services	Health Screening Benefits¹⁵ MetLife will provide an annual benefit when enrolled in Hospital or Critical Illness of \$50 per calendar year for taking one of the over 40 eligible screening/prevention measures including: <ul style="list-style-type: none"> • Blood test to determine total cholesterol • Blood test to determine triglycerides • Colonoscopy • Endoscopy MetLife will pay only one health screening benefit per covered person per calendar year.		

*For a complete list of all coverage options and covered services, visit www.LamBenefits.com.

Enroll by visiting www.LamBenefits.com.
To learn more, visit www.metlife.com/lam-research.

Frequently Asked Questions

Q. How do I pay?

A. Pay via easy automatic payroll deductions.

Q. When can I enroll?

A. Enroll from 11/1/2021 – 11/14/2021.

Q. How can I enroll?

A. Enroll by visiting www.LamBenefits.com.

Q. How much does it cost?

A. While monthly premiums vary by plan and coverage options, the average monthly premium costs less than a monthly gym membership (based on average costs at national retail chains).¹⁶ To see your rates visit www.LamBenefits.com.

Q. When does my coverage become effective?

A. Coverage is effective 1/1/2022.

Q. How do I file a claim?

A. It's easy to submit a claim:

1. Visit mybenefits.metlife.com to view your certificate of insurance and to initiate your claim* or call 1-866-626-3705.
2. Answer some questions about your claim and upload your medical documentation to support your claim. The whole process takes just minutes!
3. Visit MyBenefits frequently to check claim status, letters and benefit payments.

*For Critical Illness claims, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

Q. What happens next?

A. A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.

Q. How do I file a Health Screening Benefit claim?

A. It's easy to submit a claim:

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

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

Enroll by visiting www.LamBenefits.com.

To learn more, visit www.metlife.com/lam-research.

Have other questions?

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

1. 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.
2. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.
3. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
4. There is a pre-existing exclusion for covered sicknesses. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
5. Covered Family Member means all Covered Persons as defined in the Certificate.
6. Dependent Child coverage varies by state. Please contact MetLife for more information.
7. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
8. The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.
9. 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.
10. 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.
11. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
12. In certain states, the Covered Condition is Severe Stroke.
13. 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.
14. In NJ situated cases, the Covered Condition is Coronary Artery Disease.
15. 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.
16. Gans E. How to Choose the Best Gym Membership — Costs & Ways to Save. Money Crashers website. <https://www.moneycrashers.com/choose-best-gym-membership-costs/>. Accessed: April 19, 2021.

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. 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.

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 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. 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 that increase's 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. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval. 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.

METLIFE'S HOSPITAL INDEMNITY 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 exclusion for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. 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 GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.