



Accident | Critical Illness
Hospital Indemnity



Help complete your healthcare coverage with supplemental Accident & Health Insurance.

Receive benefit payments directly and use the funds however you wish.

Enroll in our supplemental coverage by 11/14/2021 to cover your family in the event of an accident, a critical illness, or a hospital¹ stay.

You probably know an accident, a critical illness, or a hospital stay can happen at any time — along with unexpected costs like those that may not be fully covered by your existing plans. These expenses can make managing your budget a challenge. **Help with unexpected expenses** and make your money go further with **MetLife Accident, Critical Illness, and Hospital Indemnity Insurance**.

Enroll 11/1/2021 – 11/14/2021 by visiting www.LamBenefits.com.

**Questions? Call 1-800-GET-MET8
Monday–Friday 8 a.m. to 8 p.m. (Eastern)**

Metropolitan Life Insurance Company
501 Route 22
Bridgewater, NJ 08807
www.metlife.com

**Sample A. Sample
123 Main St.
Anywhere, USA 12345**



ADF# AI-CI-HI2109.19

Supplemental Insurance

Coverage that can help with unexpected expenses, such as those that may not be covered under your medical plan.

Enroll in more than one kind of supplemental insurance, and a single event could be covered by more than one plan.

Get additional coverage with MetLife Accident, Critical Illness, and Hospital Indemnity Insurance.



Accident Insurance – New for 2022!

Help make sure you're better prepared for more than 130 covered events, including injuries, hospitalization and medical services.²



Critical Illness Insurance – Enhanced for 2022!

Help ease the financial impact of a covered critical illness, including conditions such as heart attack,³ cancer⁴ or stroke.⁵



Hospital Indemnity – New for 2022!

Receive a flat amount when you're admitted⁶ to a hospital and a daily amount for each day of your stay.

To learn more, visit www.metlife.com/lam-research or scan the QR code.



Enroll 11/1/2021 – 11/14/2021 by visiting www.LamBenefits.com.

1. 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.

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

3. 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.

4. 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.

5. In certain states, the Covered Condition is Severe Stroke.

6. 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.

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.

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.

