The first step to choosing the right benefits is getting the details down. So take a closer look at these great benefits available to you through our valued partner MetLife.

Help protect your family finances with Critical Illness Insurance at competitive employee rates.

If a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment that can be used to pay for expenses not usually covered by medical or disability income plans. Here’s why it’s a good idea to choose Critical Illness Insurance:

- Provides a lump-sum payment for covered conditions such as heart attack, cancer\(^1\) or stroke\(^2\)
- Guaranteed acceptance for you and other eligible family members\(^3\)
- Competitive group rates and convenient payroll deduction helps ensure continuous worry-free coverage
- Also pays additional benefits for an annual Health Screening Benefit\(^4\)

When the unexpected happens, Group Accident Insurance can help you be better prepared.

Accidents happen frequently and can be very costly. In fact, the average cost for one visit to the ER is $1,318.\(^1\) Accident insurance can help pay expenses not covered by your medical insurance. There are over 150 covered conditions associated with an accident that could trigger benefits, including various injuries, hospitalization, medical services and treatments. Plus, this coverage features:

- Guaranteed acceptance for you and other eligible family members\(^2\)
- Payments made directly to you
- Coverage to help pay for insurance deductibles, copayments and more
- Competitive group rates and convenient payroll deduction helps ensure continuous, worry-free coverage

CONTINUED >
Having to hire an attorney can be very stressful, because you don’t know where to go or how much it will cost. MetLaw makes it very simple to get the legal advice and the representation you need — without draining your finances. This group benefit features:

- Affordable assistance for a wide range of legal needs, including wills and other estate planning documents, real estate matters, traffic offenses, adoptions, debt collection defense and much more
- Low monthly cost for unlimited use and no copays when using a Plan Attorney
- Easy access to more than 13,500 professionally selected Plan Attorneys

**CII DISCLAIMERS:**

1. 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. In NH, for All Other Cancers, MetLife will pay a benefit of $100 initial benefit and $100 recurrence for all other cancers.

In certain states, the Covered Condition is Severe Stroke.

2. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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 apply to dependents serving in the armed forces or living overseas. [For CA sitused 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 (2) dependents 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 apply to dependents serving in the armed forces or living overseas.]

3. In most states there is a 30 day waiting period for the Health Screening Benefit. There is no waiting period for MD sitused cases. The Health Screening Benefit is not available to NH sitused cases or NH residents. There is a separate mammogram benefit for MT residents and for cases sitused in CA and MT.

**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 vary by state. There is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. MetLife’s Issue Age CII product is guaranteed renewable, but is subject to benefit reductions that begin at age 65. 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 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 GPNP14-CI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, 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.

**ACCIDENT DISCLAIMERS:**


2. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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 apply to dependents serving in the armed forces or living overseas.

**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 exclusion for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policie 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.

**METLAW DISCLAIMER:**

Group legal plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. Payroll deduction required. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.