



**Life can be hard.
Your mental health
doesn't have to suffer.**

We're in this together, with mental health support when you need it most.

Like everyone, you have been profoundly affected by the pandemic. You now place more value on protection, safety and security. You're making your own well-being a priority like never before. And you're looking for more from your workplace benefits.

At MetLife, we understand mental health is an important part of your overall health and well-being. MetLife's Supplemental Insurance benefits offer a range of coverages to help support you during challenging times.

Starting with **Critical Illness Insurance, Accident Insurance and Hospital Indemnity Insurance** - these benefits help safeguard your finances by providing you with a lump-sum payment for a covered event¹. One convenient payment is made directly to you all at once when you or your family needs it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

Best of all, the payment is made directly to you and is made regardless of any other insurance you may have. It's yours to spend however you like, including for you or your family's everyday living expenses.

Questions?

Please call **MetLife** directly at

1 800 GET-MET8

1 800 438-6388

and talk with a benefits consultant.

Scan this QR code from your mobile device to watch a quick video.



While you're focusing on recovering, Supplemental insurance is there to help make life a little easier. You can use the money as you see fit for common out-of-pocket expenses like:

- Co-pays
- Deductibles
- Testing
- Transportation costs
- Mortgage payments
- Groceries
- Child-care expenses
- And more...

In addition, these coverages offer:

- Coverage for you and your family²
- Guaranteed acceptance³
- A range of benefits that go beyond your health insurance plans.

These benefits can help you feel more holistically protected – financially, physically and mentally. So, you can get back to what matters the most.

1. 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.
2. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
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 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.