



## Do you need Supplemental Insurance?

### Why supplemental insurance matters

We all know someone who's been affected by a health issue. From a broken arm at soccer practice to a heart attack — an accident or a critical illness can happen at any time.

With Accident and Critical Illness Insurance from MetLife, you can help prepare for unexpected expenses. For example, consider medical costs that may not be covered in full by your existing plan, like co-pays, deductibles, and physical therapy, as well as costs you may not think of, like transportation to doctors' appointments or additional childcare expenses. These unexpected costs can cut into your budget and make managing everyday expenses a challenge.

### How it works

Supplemental insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment for a covered event. One convenient payment is made 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.

And 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 your or your family's everyday living expenses.

While recovering, supplemental insurance is there to help make life a little easier.

### Why should I enroll?

- Competitive group rates
- Coverage for you and your loved ones<sup>1</sup>
- No medical questions asked<sup>2</sup>
- Guaranteed acceptance<sup>2</sup>
- Easy payroll deductions
- Portable coverage so you can take it with you if you change jobs or retire<sup>3</sup>



**Questions?**  
Call MetLife Customer Service.  
1 800 GET-MET8 (1 800 438-6388)

# Help supplement your healthcare coverage with Accident or Critical Illness Insurance.

	Accident 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. <sup>4</sup>	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, which can be helpful 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 two coverage amounts: <ul style="list-style-type: none"> <li>• \$10,000</li> <li>• \$20,000</li> <li>• \$30,000</li> </ul>
Who is covered	Options: <ul style="list-style-type: none"> <li>• Employee</li> <li>• Employee + Spouse</li> <li>• Employee + Child(ren)<sup>5</sup></li> <li>• Employee + Spouse/Child(ren)</li> </ul>	Options: <ul style="list-style-type: none"> <li>• Employee (100% of coverage amount)</li> <li>• Employee + Spouse</li> <li>• Employee + Child(ren)<sup>5</sup></li> <li>• Employee + Spouse/Child(ren)</li> </ul> <p><i>(Spouse and dependents covered at 50% of coverage amount)</i></p>
Covered services	Covered events and services <sup>4</sup> , such as fractures, <sup>6</sup> dislocations, <sup>6</sup> 2nd & 3rd degree burns, and medical treatments or tests resulting from an accident.	Covered conditions <sup>7</sup> including cancer, <sup>8</sup> heart attack <sup>9</sup> or stroke. <sup>10</sup>  Additionally, plan pays at initial occurrence and at recurrences <sup>11</sup> for the following Covered Conditions: heart attack, <sup>9</sup> stroke, <sup>10</sup> coronary artery bypass graft, <sup>12</sup> full benefit cancer <sup>8</sup> and partial benefit cancer. <sup>8</sup>  <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	<p><b>Health Screening Benefits<sup>13</sup></b> MetLife will provide an annual benefit when enrolled in Accident or Critical Illness Insurance of \$50 per calendar year for taking one of the over 40 eligible screening/prevention measures, including:</p> <ul style="list-style-type: none"> <li>• Blood test to determine total cholesterol</li> <li>• Blood test to determine triglycerides</li> <li>• Colonoscopy</li> <li>• Endoscopy</li> </ul> <p>MetLife will pay only one health screening benefit per covered person per calendar year.</p>	

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

For example, if you suffer an injury from an accident and later have a verified diagnosis of a critical illness, having more than one plan could work in your favor as you may be eligible to receive multiple payments for these occurrences.

## Frequently Asked Questions

### How do I pay?

- A.** Premiums will be conveniently paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

### 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).<sup>14</sup> See the City of Milwaukee's Employee Benefit Guide for rate charts.

### How do I file a claim?

**A. It's easy to submit a claim:**

1. Visit [mybenefits.metlife.com](http://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.

### 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.

### How do I file a Health Screening Benefit claim?

**A. It's easy to submit a claim:**

1. You can file a claim online through MyBenefits at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), or by calling MetLife at 1 800 MET-8 (1 800-438-6388). You can also file a claim using the MetLife Mobile App!
2. Provide a few details, including:
  - a. The name of the Insured, EEID, Group Name, Certificate Number
  - b. What date did you have your test?
  - c. What was the test you had completed?
3. Receive your HSB payment. (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed.)

You can submit claims for your spouse<sup>15</sup> and/or dependent children. No hard copy proof is ever required! Please refer to your certificate for details on the health screening benefit and which tests are applicable based on your coverage.

Recent studies have shown **45%** of employees say medical/health expenses cause financial stress and anxiety.<sup>16</sup>

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**Please note: Please use your Employee ID when connecting with MetLife for things like registering on MyBenefits, submitting a claim or calling the call center.**

1. Covered Family Member means all Covered Persons as defined in the Certificate.
2. 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.
3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
4. Accident or sickness 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.
5. Dependent Child coverage varies by state. Please contact MetLife for more information.
6. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.
7. 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.
8. 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.
9. 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.
10. In certain states, the Covered Condition is Severe Stroke.
11. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.
12. In NJ situated cases, the Covered Condition is Coronary Artery Disease.
13. 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. The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.
14. 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/>. Source Date: February 08, 2022.
15. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
16. MetLife's 19th Annual U.S. Employee Benefits Trends Study 2021.

**Critical Illness Insurance Disclaimer:**

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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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 the initial coverage 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 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, GPNP10-CI, GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

**Accident Insurance Disclaimer:**

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, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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, NY. 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. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Accident Insurance is pending regulatory approval.