

## Voluntary Accident Insurance

Accident Insurance coverage provides you with payment for a covered accident such as an injury while doing home repairs or while on vacation. It may also pay a benefit if you undergo testing, or receive medical services, treatment or care for any one of more than 150 covered events. This includes hospitalization resulting from an accident, and accidental death or dismemberment.

Other covered events may include:

- Fractures
- Dislocations
- Second and third degree burns
- Skin grafts
- Torn knee cartilage
- Ruptured disc
- Concussions
- Cuts/lacerations
- Eye injuries
- Coma
- Broken teeth

### Who Is Eligible

You can enroll yourself and your eligible family members for coverage during the enrollment period. You must be actively at work for coverage to be effective. There is no waiting period for coverage to begin.

### How Benefits Are Paid

Tax-free payments will be paid directly to you, not to the doctors, hospitals or other health care providers. You may use your benefit as you see fit. It can be used to help pay for Medical plan deductibles, coinsurance and co-pays, out-of-network treatments, your family's everyday living expenses or whatever else you need while recuperating from an accident.

### For More Information

The Accident Insurance plan is administered by MetLife. Limits and exclusions may apply. If you have any questions, please contact MetLife at **800-GET-MET8 (800-438-6388)**.

| Benefit Type  | MetLife Accident Insurance Pays YOU                |
|---|--|
| <b>Injuries</b>   |  |
| Fractures   | \$50 - \$3,000                                     |
| Dislocations  | \$50 - \$3,000                                     |
| Second and Third Degree Burns   | \$50 - \$5,000                                     |
| Concussions   | \$200  |
| Cuts/Lacerations  | \$25 - \$200                                       |
| Eye Injuries  | \$200  |
| <b>Medical Services &amp; Treatment</b>   |  |
| Ambulance   | \$200 - \$750                                      |
| Emergency Care  | \$25 - \$50  |
| Non-Emergency Care  | \$25   |
| Physician Follow-Up   | \$50   |
| Therapy Services (including physical therapy)   | \$15   |
| Medical Testing Benefit   | \$100  |
| Medical Appliances  | \$50 - \$500                                       |
| Inpatient Surgery   | \$100 - \$1,000                                    |
| <b>Hospital Coverage (Accident)</b>   |  |
| Admission   | \$1,000 per accident                               |
| Confinement (non-ICU confinement paid for up to 365 days; ICU confinement paid for 30 days) | \$100 (non-ICU)/\$200 (ICU) a day                  |
| Inpatient Rehab (paid per accident)   | \$100 a day, up to 15 days                         |
| <b>Other Benefits</b>   |  |
| Lodging (pays for lodging for a companion up to 30 nights per calendar year)                | \$100 per night, up to 30 nights per calendar year |

## Voluntary Hospital Indemnity Insurance

There will be times when you are left with unexpected expenses to pay when you are hospitalized. Costs like plan deductibles, coinsurance and co-pays for doctor and emergency room care, testing and supplies, and extra costs for out-of-network care may not be covered, even by a high-quality health care plan. Having extra financial support if the time comes may mean less worry for you and your family, and it will give you the ability to protect your savings and focus on your recovery.

That's where Hospital Indemnity Insurance coverage can help. It provides you with payments when you are admitted and when you are confined to a hospital\* due to an accident or illness and the policy and certificate requirements are met.

### Who Is Eligible

You are eligible to enroll yourself and your eligible family members during the enrollment period. You must be actively at work for coverage to be effective. Some states require you to also have medical coverage.

Dependents may not be subject to a medical restriction as described in the certificate. Additional restrictions apply to dependents serving in the armed forces or living overseas.

### How Benefits Are Paid

Typically, a flat amount is paid for admission, and a daily amount is paid for each day of a hospital stay. The plan may also pay extra benefits for certain admissions to or confinements in an intensive care unit (ICU), and for other covered benefits and services.

Tax-free payments are made directly to you to use as you see fit, including out-of-network stays, your family's everyday living expenses, or for whatever else you need while recuperating from an illness or accident.

| Benefit Type   | MetLife Hospital Indemnity Insurance Pays YOU  |
|--|--|
| <b>Hospital Coverage (Accident)</b>  |  |
| <b>Admission</b> <ul style="list-style-type: none"> <li>• Non-ICU</li> <li>• ICU</li> </ul> <b>(must occur within 180 days after the accident)</b>   | \$1,500  |
| <b>Confinement</b> <ul style="list-style-type: none"> <li>• Non-ICU</li> <li>• ICU</li> </ul> <b>(must occur within 180 days after the accident)</b> | \$100 a day, up to 365 days per covered person per accident  |
| <b>Inpatient Rehab (stay must occur immediately following hospital confinement and occur within 365 days of accident)</b>                            | \$100 a day, up to 15 days per covered person, per accident, but not to exceed 30 days per calendar year                               |
| <b>Hospital Coverage (Sickness)</b>  |  |
| <b>Admission</b> <ul style="list-style-type: none"> <li>• Non-ICU</li> <li>• ICU</li> </ul> <b>Payable 1x per calendar year</b>                      | \$1,500  |
| <b>Confinement</b> <ul style="list-style-type: none"> <li>• Non-ICU</li> <li>• ICU</li> </ul> <b>Paid per sickness</b>                               | \$100 a day, up to 365 days per covered person   |
| <b>Other Benefits</b>  |  |
| <b>Lodging (benefit provided for a companion accompanying a covered insured while hospitalized)</b>  | \$100 a day, up to 30 days per calendar year; lodging facility must be located within 50 miles from covered person's primary residence |

### For More Information

The Hospital Indemnity Insurance plan is administered by MetLife. Limits and exclusions may apply. If you have any questions, please contact MetLife at **800-GET-MET8 (800-438-6388)**.

\*Hospitals do not include certain facilities such as nursing homes, convalescent care or extended care facilities.

## Voluntary Critical Illness Insurance

Critical Illness Insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. Even though you may have high quality health and disability insurance plans, it isn't always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including deductibles, out-of-network treatments or alternative treatments.

The premium for Voluntary Critical Illness coverage in 2018 is based on your age (in whole years) at the end of the preceding calendar year (December 31, 2017), as shown on the online Premium Cost Sheet.

### What Is the Benefit

When a serious illness happens, this coverage provides you with a lump-sum payment of \$15,000 in initial benefits upon diagnosis. The total benefit amount available to you is three times the initial benefit amount, which is \$45,000, in the event that you suffer more than one covered condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

### Who Is Eligible

You can enroll yourself and your eligible family members for coverage during the enrollment period. You must be actively at work for coverage to be effective. There are no waiting periods to satisfy.

### How Benefits Are Paid

Tax-free payments will be made directly to you. The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills such as groceries, mortgage and car payments, child care, transportation or lodging or in any other way you want. The choice is yours!

| Covered Conditions           | Initial Benefit | Recurrence Benefit |
|------------------------------|-----------------|--------------------|
| Full Benefit Cancer          | Up to \$15,000  | Up to \$7,500      |
| Partial Benefit Cancer       | Up to \$3,750   | Up to \$1,875      |
| Heart Attack                 | Up to \$15,000  | Up to \$7,500      |
| Stroke                       | Up to \$15,000  | Up to \$7,500      |
| Coronary Artery Bypass Graft | Up to \$15,000  | Up to \$7,500      |
| Kidney Failure               | Up to \$15,000  | Not applicable     |
| Alzheimer's Disease          | Up to \$15,000  | Not applicable     |
| Major Organ Transplant       | Up to \$15,000  | Not applicable     |
| Other Covered Conditions     | Up to \$3,750   | Not applicable     |

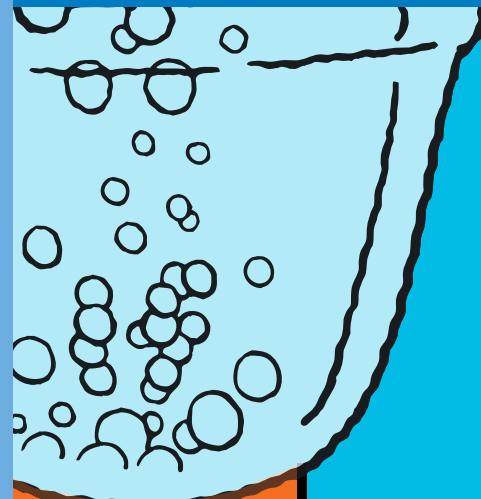
### For More Information

The Critical Illness Insurance plan is administered by MetLife. Limits and exclusions may apply. If you have any questions, please contact MetLife at **800-GET-MET8 (800-438-6388)**.

MetLife Auto & Home®

**MetLife**

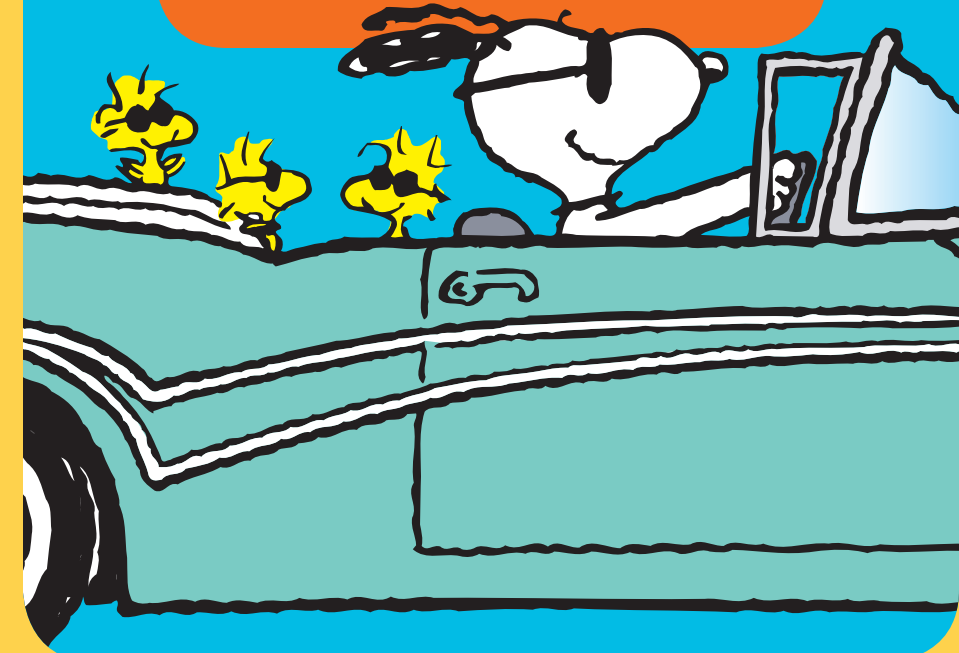
Make the  
**MOST**  
of Your  
**WORKPLACE**  
**BENEFITS**  
with  
**METLIFE AUTO & HOME**



## You Value Your **WORKPLACE** **BENEFITS** Program

Your benefits are important to you...they offer you choice and convenience, they can save time, help minimize cost and they can also help to protect you and your family.

Take advantage of ALL your company benefits, and start saving today with special auto and home\* group discounts!



**1 800 GET-MET 8 (1-800-438-6388)**

\* Home insurance is not part of MetLife Auto & Home's benefit offering in Florida.

\*\* Use of credit/debit card is optional. The same insurance is available regardless of the method of payment. Payments may be made by cash, check or by credit/debit card. Reward points are not underwritten or funded by MetLife Auto & Home.

† MetLife Market Research, 2012

## MetLife

**MetLife Auto & Home**  
700 Quaker Lane, PO Box 350  
Warwick, RI 02887  
[www.metlife.com](http://www.metlife.com)

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates and discounts are available in most states to those who qualify.

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## MAXIMIZING YOUR BENEFITS... See what MetLife Auto & Home Can Offer

As part of your workplace benefits program, you could receive hundreds of dollars in savings, combined with special group discounts on auto and home insurance:

- Save up to an additional 10% right away with our **Welcome Discount for NEW customers**
- Qualify for a group discount of up to 15% off your policy
- Save more with our superior driver discount
- Receive extra savings if you've been with your company for a long time
- Make the most of our multi-policy savings when you insure both your home and auto with MetLife Auto & Home

## Payment Options that MAKE IT EASIER!

We offer a variety of flexible and convenient payment options to make paying for your insurance easier:

- Choose an automated payment option and receive an added savings
- Select direct billing as your preferred payment option, or
- Use your favorite credit card and you may earn valuable membership reward points\*\*

## COVERAGE SOLUTIONS for Your Diverse Insurance Needs

In addition to auto and homeowners, we offer a variety of other insurance policies including:

- Personal Excess Liability
- Boat
- Condo
- Renter's
- Motor Home
- Motorcycle
- Recreational Vehicle



## Wait...There's MORE!

Coverage is 100% portable, so even if you change jobs you can take your policy with you. With MetLife Auto & Home you may apply for coverage at any time, so we'll help you make the switch quickly and easily.



## WHY MetLife Auto & Home?

As the leading provider of employer-sponsored group property and casualty insurance,<sup>†</sup> MetLife Auto & Home makes it easier by working with your company to provide you with special savings, outstanding customer service and a full suite of products to meet your diverse insurance needs. See how simple it is to switch.

**CALL US TODAY for free quotes.**

**1 800 GET-MET 8** (1-800-438-6388)

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# Choose a pet health plan to fit your needs

From Nationwide®, the #1 choice in America for pet insurance¹

You're eligible for preferred pricing!²

**Major Medical Plan comprehensive<sup>SM</sup>**  
**Pet Wellness Plan Plus<sup>3</sup> everyday care<sup>SM</sup>**

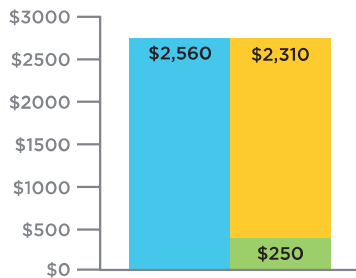
**Major Medical Plan comprehensive<sup>SM</sup>**

**Pet Wellness Plan Plus<sup>3</sup> everyday care<sup>SM</sup>**

|   |   |       |     |
|---|---|-------|-----|
| <b>Use any vet</b>  | ✓   | ✓     | ✓   |
| <b>Accidents</b> , including poisonings, cuts and broken bones                          | ✓   | ✓     |     |
| <b>Common illnesses</b> , including ear infections, rashes, vomiting and diarrhea       | ✓   | ✓     |     |
| <b>Serious/chronic illnesses<sup>4</sup></b> , including cancer, diabetes and allergies | ✓   | ✓     |     |
| <b>Hereditary conditions<sup>5</sup></b>  | ✓   | ✓     |     |
| <b>Procedures/services</b> , including surgeries, Rx meds and hospitalization           | ✓   | ✓     |     |
| <b>Wellness services</b> , including exams, vaccinations and flea/heartworm preventives | ✓   |       | ✓   |
| <b>Annual deductible</b>  | \$250 for medical claims<br>\$0 for wellness claims | \$250 | \$0 |

## Sample reimbursement

When Biscuit needed emergency surgery after eating a handful of pebbles, the Major Medical plan reimbursed 100% of her vet bill (less the deductible).



Exam, X-rays, surgery, treatment  
1-yr-old mixed breed, California

- Veterinary fee
- Reimbursed by Nationwide
- Annual deductible

Sample reimbursement for Major Medical Plan with \$250 annual deductible. Sample is based on actual claim but has been edited for clarity. Your experience may vary based on claim submitted.

**vethelpline**® | Members have **free, 24/7 access** to a veterinary professional through **vethelpline** (\$150 value) for any pet question. Only from Nationwide.

Get your group discount today for participating through MetLife's group benefit program.<sup>2</sup>

[metlife.com/mybenefits](https://www.metlife.com/mybenefits)  
1 800 GET-MET 8



# Get cash back on the everyday care your pet needs to stay healthy.



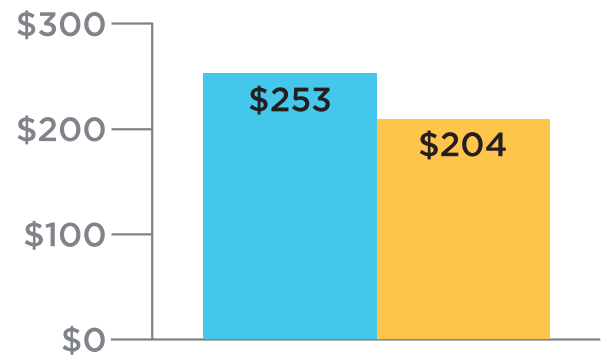
## Pet Wellness Plan Plus<sup>3</sup> everyday care<sup>SM</sup>

|   |                                  |
|---|----------------------------------|
| Physical exam:<br>Two exams per policy term   | \$60<br>\$30 max per exam        |
| Behavioral exam and/or treatment  | \$30                             |
| Vaccination or titer  | \$75                             |
| Heartworm or FeLV/FIV test  | \$35                             |
| Fecal test  | \$25                             |
| Deworming   | \$25                             |
| Nail trim   | \$20                             |
| Microchip   | \$40                             |
| Health certificate  | \$40                             |
| Flea control or heartworm prevention  | \$75                             |
| One additional test:<br>1. Health screen (blood test) or<br>2. Radiograph (X-rays) or<br>3. Electrocardiogram (EKG) | \$75<br>One test per policy term |
| <b>Maximum annual benefit</b>   | <b>\$500</b>                     |

### Duke got a clean bill of health

Wanting to get her new puppy, Duke, up to date with all his shots, Anne took him to the vet for his first wellness visit.

Duke is covered with Pet Wellness Plus, so he's already off to a healthy start. Here's how we reimbursed Anne's claim.



Wellness exam, vaccinations, tests, heartworm preventive  
1-yr-old Cavalier King Charles spaniel, Minnesota

■ Veterinary bill ■ Reimbursed by Nationwide ☐ This plan has no deductible

## Using your Nationwide policy is quick and easy.

- Visit any vet and pay at checkout.
- Send us your claim.
- We'll send you a check.

**vet**helpline<sup>®</sup>

Live veterinary guidance about your pet's health, from general questions to identifying urgent care needs. **Free to all members** (\$150 value). Only from Nationwide.



<sup>1</sup>2013 Veterinary AAU. <sup>2</sup>Preferred pricing applies to base plan only. <sup>3</sup>Wellness plans are not available in all states. <sup>4</sup>New illnesses only. Does not include conditions pre-existing to enrollment. <sup>5</sup>Limited coverage for hereditary conditions is available after the first year of enrollment.

Metropolitan Life Insurance Company is the program administrator for pet insurance fulfilled by Nationwide<sup>®</sup>.

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# Renters Insurance

It's your stuff. Protect it.



## MetLife

Just because you rent your home doesn't mean your landlord will insure your possessions. Your employer has provided you with access to MetLife Auto & Home's Renters Insurance, which covers you for theft or damage. And you could take advantage of optional specialty packages that cover:

- **Luxury Items**
- **Electronics**
- **Musical Instruments**
- **Recreational/Sports Equipment**

### Save money with additional discounts

In addition to renters insurance coverages, find out if you qualify for discounts such as:

#### Multi-Policy

When you choose us for your renters and auto coverage

#### Protective Devices

When you install safety and security devices in your home

### Get added protection with Identity Protection Services

You even get the added benefit of Identity Protection Services\* at no extra cost! It features one-on-one personal support and guidance from an identity theft specialist who will help you until your name and credit have been cleared.

**Call for quick, free quotes at**

**1 800 GET-MET 8  
(1-800-438-6388)**

Call  
**1 800 GET-MET 8**  
to find out about:

- Specialty Coverage Packages
- Money Saving Discounts
- Identity Protection Services\*
- And more



\*See policy for restrictions. Specialty Packages not available in all states.

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