

[First Name Last Name]
[Address Line 1]
[Address Line 2]
City, ST 12345-6789]

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



Help protect your family's budget from unplanned expenses with Hospital Indemnity Insurance and Legal Plans.

Enrollment is
July 25 – August 17, 2023

Benefit options from MetLife that help you navigate the unexpected. **Enrollment ends August 17, 2023.**



Hospital Indemnity Insurance may help you pay for unexpected costs resulting from an accident or serious illness.¹ For qualifying events, you'll receive a **lump-sum payment** that's paid directly to you — not to your doctors, not to your hospitals, nor to your healthcare providers. Coverage is guaranteed when you enroll and benefits are available for you and your family.^{2,3} It pays you benefits when you are confined to a hospital⁴, whether for planned or unplanned reasons. A flat amount is paid for the day that you are admitted to a hospital and a per-day amount is paid for each day of a covered hospital stay.⁵



MetLife Legal Plans gives you unlimited access to a network of top attorneys for all legal matters covered under the plan. Representation on a wide range of matters, including **wills, real estate, traffic offenses⁶, adoptions** and much more — for just **\$16.50 per month**

To learn more and enroll, visit www.myaisdbenefits.net or call 1-800-438-6388.

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. Covered Family Member means all Covered Persons 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. Average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
4. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage for full details.
5. 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.
6. Does not cover DUI.

METLIFE'S ACCIDENT (AX), 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 health insurance policies, MetLife's AX 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. 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. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX product 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, please refer to the group policy form GPNP12-AX, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.