

Learn more and enroll in these important employee benefits.

The first step to choosing the right benefits is understanding the importance of each option. So take a closer look at these great benefits available to you from MetLife as a Arlington ISD employee and enroll today!

Hospital indemnity insurance pays a lump-sum benefit if you or a member of your family is hospitalized.

With an average cost of \$10,700 per hospital stay in the U.S.,¹ it's easy to see why having hospital indemnity coverage may make good financial sense. If you are admitted or confined to a hospital² due to an accident or illness, hospital indemnity insurance benefits can help pay for out-of-pocket costs, such as health insurance deductibles and co-payments—or for anything that you see fit. Plus, this coverage features:

- Guaranteed acceptance for you and other eligible family members³
- Payments made directly to you, not your healthcare provider
- Coverage is portable, meaning you can take it with you if your employment status changes⁴

Legal coverage through MetLife Legal Plans means added peace of mind for employees and their dependents.

Having to hire an attorney can be very stressful if you don't know where to go or how much it will cost. MetLife Legal Plans 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 Network Attorney for a covered matter
- Easy access to more than 15,000 experienced Network Attorneys

These important coverage options are available to you at competitive group rates just for being a Arlington ISD employee. And you'll have the convenience of easy payroll deductions of premium payments, so you'll never have to worry about a late or missing payment.

Be sure to take full advantage of your company's benefit offering and visit www.myaisdbenefits.net during your open enrollment **7/15/20 - 8/15/20**, or call **1-800-438-6388** for more information.



¹ BusinessInsider.com. *Most expensive health conditions in the US.* Business Insider. 2018. <https://www.businessinsider.com/most-expensive-health-conditions-hospital-costs-2018-2>. Accessed 1 June 2019.

² Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

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 may apply to dependents serving in the armed forces or living overseas.

⁴ 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.

METLIFE'S HOSPITAL INDEMNITY 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 may be a preexisting condition limitation for hospital sickness benefits. There are benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies 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, GPNP13-HI, or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.]

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

