

When it comes to workplace benefits, the more you know the better

Asurion Employees, your medical and disability insurance may not be enough to cover all your extra expenses and out-of-pocket costs associated with an **accident, critical illness, and/or hospitalization**. Learn more about why these great benefits available to you through MetLife are an **easy and cost effective** way to protect your income and savings while complementing your existing benefits.



Accident Insurance

Be better prepared when the unexpected happens.

Accidents happen frequently and can be very costly. Accident insurance payments **are made directly to you**, and can be used in any way you see fit. There are over 150 covered events⁵ and **coverage is guaranteed** for you and other eligible family members.⁴



Critical Illness Insurance

Help protect your family finances.

If you experience a covered critical illness, this coverage **provides you with a lump-sum payment**. The payment is made directly to you and can be used in any way you see fit. Covered Conditions include heart attack, cancer⁶ or stroke⁷ and more. **Coverage is guaranteed** for you and other eligible family members.⁴



Hospital Indemnity

Hospital stays are expensive, but this benefit can help.

Group hospital indemnity insurance provides a **lump-sum payment directly to you**, if you or a family member should become hospitalized.⁸ Payments are made directly to you, not your healthcare provider and can be used in any way you see fit. **Coverage is guaranteed** for you and other eligible family members.⁴

Take the time to learn more about these benefits and how they can protect your finances in the event of an accident or unforeseen illness.

To Enroll

Learn more or enroll today for these benefits

To enroll, visit asurion.benefitsnow.com or call Asurion Benefits Central at 844.968.6278 Monday through Friday, 8 am - 8 pm ET.

Did you know?

- The average cost of an emergency room visit due to an accident is \$1,354.¹
- Studies show that some families spend as much as \$14,444 or more during a time of critical illness and recovery.²
- The average cost of a hospital stay in the U.S. is \$9,700.³
- Even with medical coverage, additional expenses can add up quickly.



1. Agency for Healthcare Research and Quality. Emergency Room Services-Mean and Median Expenses per Person With Expense and Distribution of Expenses by Source of Payment: United States, 2011. Medical Expenditure Panel Survey Household Component Data. Generated interactively. (February 12, 2014)
2. MetLife Accident and Critical Illness Impact Study, October 2013.
3. Agency for Healthcare Research Quality, Statistical Brief #146, Healthcare Cost and Utilization Project, 2013. Reflects 2010 rates.
4. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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.
5. 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.
6. Please review the Disclosure Statement or 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 3.0 / 3.5 only): For NH situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
7. In certain states, the Covered Condition is Severe Stroke.
8. 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.

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, 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 or GPNP13-HI 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.

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.

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. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. 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 be subject to benefit reductions that begin at age 65. 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 that increase's 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 to both Attained Age and Issue Age CII 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 or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

