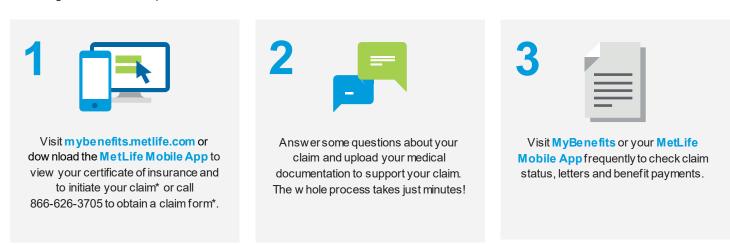
How to submit a MetLife Accident, Hospital Indemnity or Critical Illness Insurance claim



Submitting an Accident, Hospital Indemnity or Critical Illness Insurance claim doesn't have to be challenging. Below you'll find the information and tools you need to make the process as smooth as possible.

How to submit an Accident, Hospital Indemnity or Critical Illness Insurance claim online

Submitting a claim is as simple as 1-2-3:



*For Critical Illness claims, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

What happens next

A MetLife claims specialist will review your information, request any additional medical information (if necessary), and notify you in writing of a claim decision.

Online claim submission can be hassle-free!

You can register at www.mybenefits.metlife.com or on the MetLife Mobile App. See reverse for details.

Navigating life together



Benefits of registering to process claims online:

- · Faster processing time
- · Less paperwaste
- Claims can be submitted 7 days a week

MyBenefits: easy online claim submission

MyBenefits is the web portal for MetLife group participants. Once registered, you can log in to:

- · Submit a claim and upload medical documentation
- · See claim status, history, and payments
- · Set up direct deposit of benefits
- Read correspondence from MetLife
- Dow nload claim forms
- · View your certificate of insurance and designate beneficiaries

MetLife Mobile App

Employees can also submit and access claim information on-thego. Our mobile app has the same features as the MyBenefits web portal — employees can register and submit claims online, view claim status, letters and benefit payments.





Dow nload the MetLife app from the iTunes App Store or Google Play

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) 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 group accident and health insurance policies MetLife's AX, HI and CII 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. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sidness benefits if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a dasswide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI and CII products 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 for AX and HI, Please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP10-CI, GPNP14- CI, GPNP19-CI, or contac

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

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