



Group Voluntary Benefits

Prepared for: Carnegie Mellon University

Accident Insurance

Accident Insurance – Key Features



Guaranteed issue coverage^{A1}



Payments are made directly to you to spend as you choose



Claims are paid fast^{A2}



Take coverage with you if you change jobs or retire^{A3}



Over 150 covered events^{A4}



Accident Insurance - Covered Events^{A9}

Here are just a few!



Injuries

- Fractures/Dislocations^{A5}
- Concussion
- Coma
- Second- or Third-Degree Burns
- Cuts/Lacerations
- Broken Tooth
- Eye Injuries



Dismemberment, Loss & Paralysis

- Dismemberment & Functional Loss
- Paralysis



Medical Services & Treatments

- Ambulance Benefit
- Emergency/Non-Emergency Care
- Physician Follow-Up
- Transportation
- Therapy Services
- Pain Management
- Blood/Plasma/Platelets
- Outpatient Surgery Benefit
- Prosthetic Device Benefit



Accidental Death

- Accidental Death
- Common Carrier^{A6}



Hospital – Accident

- Admission
- Confinement
- Admission – Intensive Care Unit (ICU)
- Confinement – ICU
- Inpatient Rehabilitation Unit



Additional Benefits

- Lodging^{A7}
- Health Screening Benefit (Wellness)^{A8}

Accident Insurance – Plan Breakdown

One Plan

Covered conditions ^{A9}	Plan MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$50 – \$10,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$50 – \$2,000 per medical service/treatment
Hospital coverage (due to accident)	\$1,000 (non-ICU) / \$1,000 (ICU)^{A10} admission benefit per accident \$300 a day for non-ICU confinement up to 365 days \$300 a day for ICU confinement up to 365 days
Inpatient Rehabilitation Benefit (paid for up to 15 days per Accident)	\$200 per day

Accident Insurance – Plan Breakdown

One Plan

Covered conditions ^{A9}	Plan MetLife Accident Insurance pays you
Accidental death	\$50,000 \$100,000 if passenger on common carrier ^{A6}
Dismemberment, loss & paralysis	Dismemberment/Loss – \$500 - \$50,000 per injury Paralysis – \$25,000 - \$50,000 (depends on number of limbs)
Additional benefits – Lodging ^{A7} Health screening benefit (wellness) ^{A8}	\$100 per day \$50 (payable 1x per calendar year)

Accident insurance – An Example of How it works



Kathy

Daughter suffers a concussion riding her bike to school.

Care Received After Injury	Benefits Paid
Ambulance (ground)	\$300
Emergency Care	\$200
Physician Follow-Up	\$200 (\$100x2)
Medical Testing	\$150
Concussion	\$400
Broken Tooth (repaired by crown)	\$200
Total Benefit – Accident Insurance	\$1,450

Actual plan design and plan benefits may vary.²

²The benefit amount payable for each Covered Condition varies. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

Accident Insurance – Simple claims process

Hassle-free, 3 step claims process

The image displays two MetLife forms. The top form is the 'Physician's Attachment Group Accident Claim - Physician Statement'. It includes instructions for the physician, a section for patient information (name, birth date, employer, physician), and a section for the physician's statement (signature, date, and release of information). The bottom form is the 'MetLife SECTION A: Certificateholder Information' form, which includes fields for certificateholder name, address, city, state, zip code, date of birth, gender, social security number, cell phone number, daytime phone number, evening phone number, email address, and employer name.

1

Opening a Claim

Call 1-800-GET-MET8 or go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

2

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you. An outbound call may be made to help collect any missing information.

3

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

¹Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

Hospital Indemnity

Why should you consider Hospital Indemnity insurance?

Hospital¹ stays can be unexpected and costly



Medical bills are the **#1 cause of bankruptcy** in the U.S.²



The average cost of a 3-day hospital stay in the U.S. is around **\$35,000³**



Hospital Indemnity Insurance* – Key Features



Guaranteed issue coverage^{HI1}



Payments are made directly to you to spend as you choose



Claims are paid fast^{HI2}



Take coverage with you if you change jobs or retire^{HI3}

Hospital Indemnity Insurance

Here are the benefit types that provide payments...



Hospital – Accident and Sickness^{HI5}

- Admission ^{HI4}
- Confinement ^{HI4}
- Inpatient Rehabilitation Unit (Accident only)
- Newborn Confinement



Intensive Care Unit Coverage – Accident and Sickness^{HI5}

- ICU Supplemental Admission
- ICU Supplemental Confinement



Other Benefits

- Health Screening Benefit^{HI6}

Hospital Indemnity Insurance – Plan Highlights

One Plan

Covered Conditions ^{HI7}	Plan MetLife Hospital Indemnity Pays You
Hospital Coverage (Accident and Sickness ^{HI5})	
Admission ^{HI4}	Admission – \$1,000 per sickness/injury* ICU Supplemental Admission – \$1,000 per sickness/injury*
Confinement ^{HI4}	Confinement – \$100 a day, up to 365 days ^{HI8} ICU Supplemental Confinement \$100 a day, up to 90 days
Inpatient Rehabilitation (injury or Sickness)	\$100 per day, up to 15 days per calendar year
Health Screening Benefit ^{HI6}	\$50 once a year



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Hospital Indemnity insurance – How it works



Care Received due to Sickness	Benefits Paid
Admission	\$1,000
ICU Supplemental Admission	\$1,000
Confinement for 4 days	\$400
ICU Supplemental Confinement for 2 days	\$200
Total Benefit – Hospital Indemnity Insurance	\$2,600

Susan has chest pains at home, and after contacting her doctor, she is instructed to head to her local hospital.

Benefit amount is based on a sample plan design.
Actual plan design and plan benefits may vary.

Help in your high deductible health insurance plan

Out-of-pocket costs
not covered by health
insurance may include:

Copays
Deductibles
Out-of-network doctor visits
Therapy



These benefits can:

Accident Insurance

Hospital Indemnity Insurance

These benefits are **not a replacement** for traditional medical insurance. They are a **supplement** to this coverage.

You can benefit from MyBenefits

MetLife Online Services capabilities may vary by product and may not be available to all customers.

www.metlife.com/mybenefits

MetLife | Carnegie Mellon University

Welcome Tom Abbott

HOME MY ACCOUNTS CLAIM CENTER DOCUMENTS & FORMS

My Accounts

Welcome to MyBenefits where you can view your policy activity and information.

Don't see all of your policies?

Filter page view

Group Accident Insurance
Certificate #A0001234

I want to...

- View Certificate
- View Claims History
- View Correspondence
- Download a Claim Form
- Update Beneficiaries

Insured: Tom Abbott
Coverage Amount: \$50000
Status Effective Date: 01/01/2024
Dependents: Patricia Abbott, Mike Abbott, Kate Abbott

Accident and Health Insurance
Hospital Indemnity Insurance
Certificate #A0001234

I want to...

The price for a serious illness can go way past medical bills. A health plan helps cover daily expenses when you need help the most.

Insured: Tom Abbott
Coverage Effective Date: 01/01/2024
Status: Active/inforce
Coverage Amount: \$50000
Status Effective Date: 01/01/2024
Dependents: Patricia Abbott, Mike Abbott, Kate Abbott

Vision
Davis Vision By MetLife

I want to ...

Davis Vision provides vision care benefits including eye examinations, glasses and contacts through a network of both ophthalmologists and optometrists.

Find a Vision Provider

Zip Code
12345

FIND

With MyBenefits you can...

- View enrollment status
- Check recent claims and status
- Find essential forms
- Update profile information
- Access educational tools

Customized product section with additional policy contract and product details

Easy access to Forms, Customer Support and Claims Center



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Hospital Indemnity insurance – Simple claims process

Hassle-free, 3 step claims process

The image shows a stack of MetLife claim forms. The top form is the 'Critical Illness and Cancer Insurance Claim Form' from MetLife. Below it are several 'Physician's Statement' forms, which are used to provide medical information for the claim. The forms are organized into sections, with some forms being 'Page 1 of 2' and others 'Page 2 of 2'. The forms are white with blue and black text, and some have blue boxes for checkboxes or input fields.

1

Opening a Claim

Call 1-800-GET-MET8 –or– go to <https://mybenefits.metlife.com> to get a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

2

Processing a Claim

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you.

3

Payment

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹⁵ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.



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Health Screening Benefit

Discover your Health Screening Benefits
Health screenings are an important part of managing your health.

Claiming your Health Screening Benefit (HSB) is as simple as 1-2-3.

1. **Visit MyBenefits** at www.metlife.com/mybenefits or call **1-800-GET-MET8 (800-438-6388) 8:00 am–8:00 pm EST**. You can also file a claim using the MetLife Mobile App!
2. **Provide a few details**, including:
 - The name of the Insured, SSN or EEID, Group Name, Certificate Number
 - What date did you have your test?
 - What was the test you had completed?
3. **Receive your HSB payment**. (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

Here's an example of how it works.

Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed.

*A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!**

*Texas residents covered under policies situated in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG). Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit. Dependent Child coverage varies by state. Please contact MetLife for more information.



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Hospital Indemnity insurance – Questions?



Call



1-800-GET-MET8
(1-800-438-6388)



Monday through Friday,
8 am – 8 pm, ET

Enroll by

November 18, 2024

**A MetLife Customer Service
Representative will be happy
to answer any questions.**



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Thank you.

Accident & Health Footnotes

A1. 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. For Critical Illness Insurance and CA-sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (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.

A2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

A3. 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.

A4. Covered services/treatments must be the result of an accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

Accident Footnotes

A5. Chip fractures are paid at 25% of Fracture Benefit and partial dislocations are paid at 25% of Dislocation Benefit.

A6. Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

A7. The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

A8. Texas residents covered under policies sitused in other states, when the Health Screening Benefit is included in an Accident-only plan, the covered screening measures are: physical exam, blood chemistry panel, complete blood count (CBC), chest x-rays, electrocardiogram (EKG), and electroencephalogram (EEG).

A9. Covered services/treatments must be the result of an accident as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

A10. 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

Hospital Indemnity Footnotes

*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.

HI1. 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.

HI2. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

HI3. 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.

HI4. 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. When plan includes an Admission Benefit, the Confinement Benefit begins on Day 2.

HI5. There is a preexisting condition exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

HI6. In most states where the benefit is available there is a one month waiting period for the Health Screening Benefit.

HI7. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

HI8. When plan includes an Admission benefit, Confinement begins on Day 2.

Product Disclaimers

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. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to 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, GPNP13-HI, GPNP16-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.

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.

