

Help address employees' overall wellness

Employee wellness encompasses so much more than just finances. 26% of workers say they have sought help for stress, burnout, or other mental health issues in the past 12 months.¹ To provide the support employees are looking for, the benefits you offer should help them feel more holistically protected – financially, physically, and mentally.



Consider these statistics:¹

38% of adults report symptoms of anxiety disorder or depressive disorder

Less than

1/2 of employees report their organization having a supportive and open work culture that addresses mental health

More than

1/2 of employees are concerned about their well-being

MetLife's Supplemental Health benefits offer a range of coverages for employees looking to improve their mental wellness and get the help they need for unexpected accidents and illnesses.

Hospital Indemnity

After the stress and uncertainty of the last year, more employees are turning to their employer for help with wellness issues they face. In fact, 48% of employees who sought help this year used an employer resource, up from 43% in July 2020.¹ To help your employees get access to the mental health assistance they need, our hospital indemnity plan covers outpatient therapies and physician visits for mental health and substance abuse issues, as well as certain hospital stays and inpatient treatments.

- Pays a set benefit amount per visit for outpatient therapy visits, including cognitive behavioral therapy
- Pays for in-patient treatment for mental illness, alcoholism or drug addiction at a hospital or rehabilitation facility^{2,3}

Critical Illness

Many of your employees are worried about being able to afford unexpected medical bills for themselves and their family. Critical illness insurance can ease the financial impact of a critical illness by providing a lump-sum benefit that employees can use as they need.

And as the pandemic continues to weigh heavily on employees' minds, our critical illness plan provides coverage for COVID-19, as well as many other infectious diseases. Considering that the average length of a hospital stay for a severe COVID-19 case is 10.7 days,⁴ it can be a financial strain for employees if they or a family member becomes ill with the virus.

- Pays 25% of the elected benefit amount if the covered person is hospitalized for treatment of the infectious disease for five consecutive days
- Pays a set benefit upon diagnosis for PTSD resulting from a traumatic event⁵ in the workplace

Accident Illness

When accidents happen, it can take a toll on an employee's physical and emotional health. Our accident insurance provides coverage to employees for accidents, as well as therapy visits needed as a result of an accident. For example, an employee would be covered for medical treatments related to an accident, as well as cognitive behavioral therapy to help address mental health issues like anxiety or depression resulting from an accident.

- Pays a set benefit amount for certain accidental injuries or when receiving various treatments⁶ relating to an accident
- Pays a set benefit amount per visit for follow-up therapy visits, including cognitive behavioral therapy when needed as a result of an accident

Give employees another way to manage, monitor and maintain their health.

Health Screening Benefit⁷

(Available with all the plans listed)

The latest plan design covers 50+ screenings and tests, including:

- COVID-19 laboratory screening test (regardless of the result) or COVID-19 serum antibody test
- Immunizations, including the COVID-19 vaccine
- Routine health check-up exam
- Benefit can be paid automatically with no action by employee when medical claim information is provided to MetLife

1. MetLife Employee Benefits Trend Study, 2021

2. 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.

3. Inpatient Rehabilitation Unit Benefit is standardly applied for covered Accidents only. It is available as an add-on for Sickness.

4. Johns Hopkins University & Medicine Coronavirus Resource Center, Coronavirus Resource Center, <https://coronavirus.jhu.edu/map.html>

5. Traumatic event means that a covered person experiences an exposure to actual or threatened death, serious injury or sexual violence.

6. 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.

7. The Health Screening Benefit is not available in all states. In some states, the list of eligible screening/prevention measures may be limited, and the benefit may be referred to as the Accident Prevention Screening Benefit.

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, GPNO16-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.

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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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 the initial coverage 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 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, GPNP10-CI, GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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.

METLIFE'S ACCIDENT 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 are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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 contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. 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.

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Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Any discussion of taxes is for information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Participants should consult with their own advisors for such advice. Federal and state laws and regulations are subject to change.

