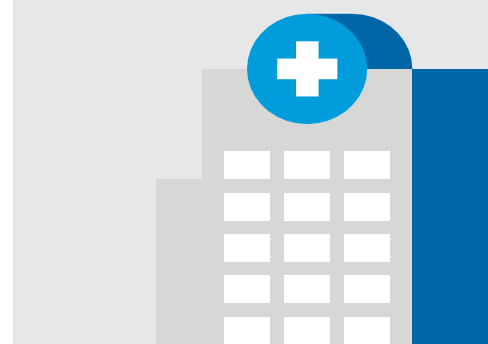


GIS Benefits VB Program – Hospital Indemnity

Help protect employees from the strain of unexpected costs.

- Guaranteed Issue coverage¹
- No pre-existing condition exclusion
- No age limitations² on coverage for employee or spouse/domestic partner³
- Health Screening Benefit⁴



Some medical plans – like high deductible health plans – may not cover all expenses. Hospital Indemnity Insurance can help ease the financial impact of hospital admission⁵, inpatient rehabilitation⁶, hospital stays, and other costs your employees and eligible family members may incur by paying a lump sum benefit upon a qualifying event that your employees can use as they see fit.

Employee Paid Offer

Rates are valid 1/1/2023 through 12/31/2023

Hospital Benefits

Information below represents nationwide benefits. Plan design is subject to state variation.

Benefit Limits (Applies to Subcategory)		LOW PLAN	HIGH PLAN
Hospital Benefits⁶			
Admission Benefit	1 time(s) per calendar year	\$500	\$750
ICU Supplemental Admission (Benefit paid concurrently with the Admission Benefit when a Covered Person is admitted to ICU)		\$1,000	\$2,000
Confinement Benefit ⁷	31 days per calendar year	\$100	\$200
ICU Supplemental Confinement Benefit (paid concurrently with the Confinement Benefit when a Covered Person is admitted to ICU)	ICU Supplemental Confinement will pay an additional benefit for 15 of those days	\$100	\$300
Newborn Confinement Benefit ⁸	2 day(s) per confinement	\$25	\$50
Inpatient Rehabilitation Benefit ^{6*} (For Injury or Sickness)	15 days per calendar year	\$100	\$200
Other Benefits			
Health Screening Benefit ⁴	1 time(s) per calendar year per covered person	\$50	\$50

*Benefit(s) that requires prior Admission or Confinement. Please contact MetLife for detailed definitions and state variations of covered benefits.

Proposed Rates

LOW PLAN

HIGH PLAN

Region 1	Proposed Monthly (12) Rates	
Employee	\$17.98	\$31.96
Employee + Spouse	\$36.99	\$65.83
Employee + Children	\$28.21	\$50.02
Employee + Spouse and Children	\$47.21	\$83.90

Region 2	Proposed Monthly (12) Rates	
Employee	\$15.24	\$25.69
Employee + Spouse	\$32.31	\$54.37
Employee + Children	\$24.41	\$41.10
Employee + Spouse and Children	\$41.47	\$69.78

Region 3	Proposed Monthly (12) Rates	
Employee	\$12.81	\$21.81
Employee + Spouse	\$27.21	\$46.38
Employee + Children	\$20.64	\$35.09
Employee + Spouse and Children	\$35.04	\$59.66

Regions
Region 1: AK, AL, AR, AZ, CA, GA, HI, IA, IL, LA, MA, ME, MI, MO, MS, MT, NC, NE, NV, OK, OR, PA, RI, SD, SC, TX, UT, VA, WI, WV, WY
Region 2: CT, DC, DE, FL, ID, IN, KS, MD, ND, OH, TN, VT
Region 3: CO, MN, NM

** Note: Final implemented rates may vary slightly due to rounding. If CO is a situs state, Hospital Indemnity may be referred to as Accident and Sickness Insurance in Colorado. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

- 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.
- There are benefit reductions that begin at age 65.
- Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
- The Health Screening Benefit is not available in CO, CT, ID, and KS.
- 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
- 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. 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.
- 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.
- The period of newborn confinement, immediately following the child's birth.

Contact a GIS Benefits Sales Consultant to learn more.

Call us at [xxx-xxx-xxxx] or email [XXXX]

U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products (“Products”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an “Intermediary”). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., *insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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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. Prior hospital confinement may be required to receive certain benefits. There is a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to 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, 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.

Some services in connection with the coverage may be performed by our affiliate, MetLife Services and Solutions, LLC or by Transaction Applications Group, Inc. a wholly owned subsidiary of NTT Data Services, LLC. These service arrangements in no way alter Metropolitan Life Insurance Company's obligations. Coverage will continue to be administered in accordance with Metropolitan Life Insurance Company's policies and procedures.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

www.metlife.com

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