



# Don't miss your chance to enroll.

## Enrollment is open from 7/1/21 - 7/31/21!



The first step to choosing the right benefits is understanding the importance of each option.

### Life Insurance



**For a limited time you have an opportunity to add or increase your life insurance coverage by up to \$100,000 up to the EOI limit of \$200,000 - without answering medical questions\***

If something unexpected happens, your family will be relieved you have **life insurance**. This coverage can help your family pay for key necessities like your mortgage, utilities and college bills if you're no longer around to earn a paycheck. It's valuable protection that offers a wide range of coverage options. MetLife believes that 60% of annual income times years to retirement gives you a reasonable estimate of the amount of life insurance you should have.

### Accident Insurance



Accidents happen and can be very costly. Even the best medical plans may leave you with additional out-of-pocket expenses when dealing with the unexpected. **Accident insurance** can help you be better prepared. There are over 150 covered events that could trigger benefits, including **injuries, hospitalization, medical services and treatments**.

### Critical Illness Insurance



You can help protect your family and your budget from the financial impact of a **critical illness**. Coverage includes conditions such as **heart attack, cancer,\*\* or stroke**.\*\*\* You'll get a lump-sum payment directly to you to use in any way you see fit, whether it's for everyday living expenses or out-of-pocket medical costs like copays and deductibles.

### Pet Insurance



Now more than ever, pets are playing a significant role in our lives and it is important to keep them safe and healthy. Help make sure your furry family members are protected in case of an accident or illness with MetLife Pet Insurance<sup>1</sup>.

To learn more and enroll in pet insurance, please visit [www.metlife.com/pethealth](http://www.metlife.com/pethealth) or call 1-855-847-5543.

**Enrollment Period: 7/1/21 - 7/31/21**

Learn more and enroll at: <https://www.benefitsconnect.net/local22>

**Questions?** Please send an email to: [letushelpyou@gisbenefits.net](mailto:letushelpyou@gisbenefits.net)

\*\* 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 NH-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.

\*\*\* In certain states, the Covered Condition is Severe Stroke.

1. Independence American Insurance Company (IAIC) is the insurance carrier for this product. PetFirst Healthcare, LLC, a MetLife company, is the policy administrator authorized to offer and administer pet insurance policies. Independence American Insurance Company, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies issued by IAIC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

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.

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.

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. Your local MetLife representative can answer any questions about costs and details of coverage. A full description of benefits will be provided in the certificate.

MetLife's Group Term Life Insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form# GPNP99-Trust.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply.

\* MetLife will review your information and evaluate your request for coverage based upon your answers to the health questions, MetLife's underwriting rules and other information you authorize us to review. In certain cases, MetLife may request additional information to evaluate your request for coverage.