

## Covered Benefits

Please contact MetLife for detailed definitions and state variations of covered benefits.

Hospital Benefits			
Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	High Plan
Admission Benefit	1 time(s) per calendar year	Admission <sup>1</sup>	\$2,500
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$500
Confinement Benefit	15 days per year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement <sup>2</sup>	\$100
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$100
Inpatient Rehabilitation Benefit*	15 days per calendar year	Inpatient Rehabilitation (For Injury Only)	\$50
Surgery Benefits			
Inpatient Surgery Benefit*	1 time(s) per calendar year Requires administration of general anesthesia.	Inpatient Surgery	\$1,000
Outpatient Surgery Benefit	1 time(s) per calendar year	Outpatient Surgery (For Injury or Sickness)	\$1,000
Additional Care Benefits			
Ambulance Benefit	1 time(s) per calendar year	Ground Ambulance Transport	\$100
Diagnostic Procedure*	1 time(s) per calendar year	Diagnostic Procedure <sup>3</sup>	\$150
Other Benefits			
Health Screening Benefit	1 time(s) per calendar year per covered person	Health Screening <sup>4</sup>	\$100

\*Benefit(s) that requires prior Admission or Confinement

<sup>1</sup> The admission Benefit for residents of CT will be increase to \$3,525 for plan design(s) High because some benefits in this plan design are not available. See the Schedule of benefits in the CT certificate.

<sup>2</sup> If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

<sup>3</sup> Diagnostic Procedure is payable at an Outpatient Surgery Facility

<sup>4</sup> The Health Screening Benefit is not available in all states.

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### Other Benefits

<b>Health Screening Benefit</b>	<p>Paid one time per calendar year.</p> <p>The screening/prevention measures for which a Health Screening Benefit may be paid are: routine health check-up exam; biopsies for cancer; blood chemistry panel; blood test to determine total cholesterol; blood test to determine triglycerides; bone marrow testing; breast MRI; breast ultrasound; breast sonogram; cancer antigen 15-3 blood test for breast cancer (CA 15-3); cancer antigen 125 blood test for ovarian cancer (CA 125); carcinoembryonic antigen blood test for colon cancer (CEA); carotid doppler; chest x-rays; clinical testicular exam; colonoscopy; complete blood count (CBC); dental exam; digital rectal exam (DRE); Doppler screening for cancer; Doppler screening for peripheral vascular disease; echocardiogram; electrocardiogram (EKG); electroencephalogram (EEG); endoscopy; eye exam; fasting blood glucose test; fasting plasma glucose test; flexible sigmoidoscopy; hearing test; hemoccult stool specimen; hemoglobin A1C; human papillomavirus (HPV) vaccination; immunization; lipid panel; mammogram; oral cancer screening; pap smears or thin prep pap test; prostate-specific antigen (PSA) test; serum cholesterol test to determine LDL and HDL levels; serum protein electrophoresis; skin cancer biopsy; skin cancer screening; skin exam; stress test on bicycle or treadmill; successful completion of smoking cessation program; tests for sexually transmitted infections (STIs); thermography; two hour post-load plasma glucose test; ultrasounds for cancer detection; ultrasound screening of the abdominal aorta for abdominal aortic aneurysms; or virtual colonoscopy.</p> <p>The Health Screening Benefit is not available in all states.</p>
<b>Diagnostic Procedure Benefit</b>	<p>Diagnostic Procedure means any of the following: angiogram; arteriogram; barium enema/lower GI series, barium swallow/upper GI series; biopsies; bone marrow testing; bronchoscopy; computed tomography scan (CT) or computed axial tomography (CAT); colonoscopy; cystoscopy; electrocardiogram (EKG); electroencephalogram (EEG); electromyogram (EMG); esophagogastroduodenoscopy (EGD); excision of lesion; hysteroscopy; laryngoscopy; loop electrosurgical excisional procedure (EEP); magnetic resonance imaging (MRI) or magnetic resonance (MR); nerve conduction velocity test (NCV); nuclear medicine test; positron emission tomography (PET Scan); pulmonary function test (PFT); single-photon emission computed tomography (SPECT Scan); thallium stress test; transesophageal echocardiogram (TEE); x-rays.</p>

<b>MetLife Advantages<sup>SM</sup></b> – Services or Discounts added at no additional cost to you or your employees	<p><b>Will Preparation Services<sup>1</sup></b></p> <p>As an added benefit your employees will have access to MetLife’s online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.</p> <p><b>MetLife VisionAccess<sup>2</sup></b></p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.</p> <p><b>Digital Legacy (MetLife Infinity)<sup>3</sup></b></p> <p>As an added benefit your employees will be able to create an account accessible from web, mobile and tablet devices where they can <del>to</del> upload, store and share digital assets including pictures, videos, audio files and documents. Assets are</p>
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stored in collections where employees can share with family and friends through scheduled releases now or in the future. An employee can also set up a “trusted” individual who can release collections if the user becomes unable to do so in their future.

#### **Funeral Discount and Planning Services<sup>4</sup>**

As an added benefit your employees will have access to funeral discounts and planning services. Through Dignity Memorial, employees and family members will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.

### **MetLife Advantages<sup>SM</sup> Disclaimers**

MetLife Advantages<sup>SM</sup> availability may vary by state.

<sup>1</sup>WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.

<sup>2</sup>MetLife Vision Access is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

<sup>3</sup>MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.

<sup>4</sup>Funeral Discount and Planning Services - Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, “SCI”), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial’s network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For TN, the funeral services discount is available for “At Need” services only. Not approved in AK, CT, FL, KS, KY, MD, MO, MT, ND, NH, NJ, NY, TX and WA.

## GROUP HOSPITAL INDEMNITY INSURANCE EXCLUSIONS AND LIMITATIONS

### PLEASE NOTE:

Exclusions and limitations in any policy and certificate issued will be based on the policyholder's situs state, plan design and states where employees reside. If the policyholder has employees residing in the following states, that state's Exclusions and Limitations will apply: Alaska, Arkansas, Connecticut, Louisiana, Minnesota, Mississippi, Montana, New Mexico, North Carolina, Ohio, Oklahoma, Oregon, South Carolina, Texas, Utah, Vermont, West Virginia, and Wisconsin.

### How to read this section:

Exclusions appear in **bold font**. Applicable state variations are noted in *italics*.

### We will not pay benefits for any loss due to an Accident or Sickness for a covered person caused or contributed to by any of the following:

*IL: deleted the words "or contributed to"*

- **the covered person's voluntary use, by any means, of:**

*CT: bullet and all 5 sub-bullets deleted and replaced with "the voluntary use of a controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 (the Controlled Substances Act), as now or hereafter amended, unless prescribed by the covered person's physician for the covered person"*

*MD: bullet and all 5 sub-bullets deleted*

*MN: bullet changed to two bullets that read "the covered person's voluntary use of any narcotic, unless it is taken or used as prescribed by a physician" and "the Covered Person's voluntary use of an 'over the counter' drug, medication or sedative taken as directed"*

*NV: bullet revised to read "the covered person's commission of or attempt to commit a felony at the time of the accident, which involves the voluntary use, by any means, of:"*

*NJ: bullet and all 5 sub-bullets deleted and replaced with "the covered person's voluntary use by any means of poison, gas or fumes; the covered person's intoxication where such person's normal capacity to act or reason is inhibited by alcohol in combination with a narcotic; the Covered Person being under the influence of any narcotic unless administered or consumed on the advice of a Physician;*

*NY: bullet and all 5 sub-bullets deleted and replaced with "the covered person being under the influence of any narcotic unless administered on the advice of a physician"*

*VT: bullet revised to read "the covered person's voluntary and felonious use, by any means, of;"*

- **any drug, medication or sedative, unless it is:**

*CA, SD: bullet and 2 sub-bullets deleted*

*MN: bullet and 2 sub-bullets deleted and replaced with wording set forth above*

*PA: bullet revised to "any intoxicant or narcotic, unless it is:"*

- **taken or used as prescribed by a physician; or**

- **an "over the counter" drug, medication or sedative taken as directed**

- **alcohol in combination with any drug, medication, or sedative**

*AL: bullet revised to add the following at the end: "if label instructions for such drug, medication of sedative state that it cannot be taken safely in combination with alcohol"*

*CA, SD: bullet deleted*

*PA: bullet revised to read "alcohol in combination with any narcotic"*

- *NY: the following bullet is added: "the covered person being intoxicated"*

- **the covered person's suicide or attempted suicide (while sane or insane)**

*MN: bullet deleted*

*MO, VT: "or insane" deleted*

*PA: "(while sane or insane)" deleted*

*NY: "revised to read "the covered person's suicide, attempted suicide or intentionally self-inflicted injury"*

- **the covered person's intentionally self-inflicted injury**

*MN, NY: bullet deleted*

- **war, whether declared or undeclared; or act of war**  
*NC: added “(the term “war” does not include terrorist acts)”*  
*OK: bullet revised to add the following at the end: “- this exclusion only applies to a covered person while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer;”*  
*NY: bullet revised to read “war, or act of war (whether declared or undeclared)”*
- **the covered person’s active participation in an insurrection, rebellion, riot, or terrorist act**  
*CA, OR: “or terrorist act” deleted*  
*MD: bullet deleted*  
*MI: bullet revised to read “the covered person’s active participation in an insurrection, rebellion, riot, or terrorist act if such participation constitutes the commission of a felony or other willful criminal activity;”*  
*UT: “voluntary” added after “person’s” and before “active”*  
*NY: bullet revised to read “the covered person’s participation in a felony, riot or insurrection”*
- **the covered person’s engagement in any activity that constitutes a felony under the laws of the jurisdiction in which the activity occurred**  
*CA, MD: bullet deleted*  
*MI: bullet revised to read “the covered person’s commission or attempt to commit a felony or to which a contributing cause was being engaged in an illegal occupation or other willful criminal activity”*  
*NJ: bullet revised to read “the covered person’s commission of or attempt to commit a felony or to which a contributing cause was the covered person’s engagement in an illegal occupation”*  
*UT: “engagement” deleted and replaced with “active participation”*  
*IL: bullet revised to read “the covered person’s engagement in any occupation that constitutes a felony under applicable law”*  
*NY: bullet revised to read “the covered person’s engagement in an illegal occupation”*
- **dental procedures or surgery except as the result of an Accident causing Injury to a sound natural tooth**  
*SD: “sound natural” deleted*  
*NY: bullet revised to read “dental procedures or surgery except as the result of an accident causing Injury to a sound natural tooth”*
- **cosmetic surgery, except when such surgery is performed to:**  
*NY: bullet and all 3 sub-bullets deleted and replaced with “cosmetic surgery, except when such surgery is performed to reconstruct a part of the body which was disfigured or removed as a result of an injury or sickness”*
  - **treat an Injury or Sickness;**  
*NC: “or congenital anomaly” added after “Sickness”*
  - **correct a disorder of normal bodily function or structure that was caused by an Injury or Sickness for which coverage is not otherwise excluded under the certificate; or**  
*NC: “or congenital anomaly” added after “Sickness”*
  - **reconstruct a part of the body which was disfigured or removed as a result of an Injury or Sickness for which coverage is not otherwise excluded under the certificate**  
*ID: “a trauma, infection or other disease that results from” added after “result of” and before “an Injury”.*  
*The following is added as a bulleted item when children are eligible for coverage “reconstruct a part of the body which was disfigured or removed as a result of congenital disease or congenital anomaly of a dependent child”*  
*NC: “or congenital anomaly” added after “Sickness”*
- **the covered person’s mental illness, or the diagnosis or treatment of such mental illness, except for the covered person’s use of:**  
*MT, ND, VT: bullet and two sub-bullets deleted*

*SD: “, except for the covered person’s use of:” and two sub-bullets deleted*

*NJ: bullet and both sub-bullets deleted and replaced with “the covered person’s mental illness, or the diagnosis or treatment of such mental illness, except for the cover person’s use of any narcotic administered or consumed on the advice of a physician”*

*NY: bullet and both sub-bullets deleted and replaced with “the covered person’s mental or emotional disorder”*

- **any drug, medication or sedative that is taken or used as prescribed by a Physician; or**
- **an “over the counter” drug, medication or sedative taken as directed**
- **activities required by the covered person’s service in the armed forces or any auxiliary unit of the armed forces of any country or international authority**
  - FL: bullet revised to read “activities required by the covered person to carry out the duties and responsibilities of their service in the armed forces or any auxiliary unit of the armed forces of any country or international authority”*
  - NY: bullet revised to read “the covered person’s service in the armed forces or any auxiliary unit of the armed forces”*

**In addition, We will not pay benefits for:**

*MD: the following bullet is added: “any claim for health care services that the appropriate regulatory board determines were provided as a result of a prohibited referral under § 1-302 of the Health Occupations Article*

- **a covered person while incarcerated in any type of penal or detention facility**
  - ID, MO, NY: bullet deleted*
- **any of the following outside of the United States, Canada or Mexico:**
  - **any medical or healthcare treatment, services or transportation; or**
  - **any inpatient admission or stay in any medical or health care facility**
    - NY: bullet and both sub-bullets deleted and replaced with “we will not pay benefits for services or treatment received outside of the United States, Canada or Mexico”*

*CA: the following two exclusions are added:*

**INTOXICANTS AND CONTROLLED SUBSTANCES**

*We shall not be liable for any loss sustained or contracted in consequence of the Covered Person’s being intoxicated or under the influence of any controlled substance unless administered on the advice of a Physician.*

**ILLEGAL OCCUPATION OR COMMISSION OF A FELONY**

*We shall not be liable for any loss to which a contributing cause was the commission of or attempt to commit a felony by the Covered Person whose injury or sickness is the basis of claim, or to which a contributing cause was such Covered Person’s being engaged in an illegal occupation.*

**The following additional exclusions apply to payment of benefits for any loss due to an Accident:**

**We will not pay benefits for any loss due to an Accident for a covered person caused or contributed to by any of the following:**

*IL: deleted the words “or contributed to”*

- **the covered person’s operation, while intoxicated, of a motor vehicle involved in the incident. For purposes of this exclusion:**
  - CA, MD, SD: bullet and two sub-bullets deleted*
  - NV: added before the word “operation” in the above bullet: “commission of or attempt to commit a felony at the time of the accident, which involves the”*
  - NY: bullet and two sub-bullets deleted*
  - **intoxicated means that the covered person’s blood alcohol level met or exceeded .08%; and**
    - IL: bullet revised to read “intoxicated means that which is defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred and the covered person’s blood alcohol level meets or exceeds .08%”*

- **motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all-terrain vehicle; or a snow mobile**  
*KY: "including, but not limited to: an automobile; a boat, a motorcycle; a truck; an all terrain vehicle; or a snow mobile" deleted*
- **the covered person's travel or flight in any aircraft except as a fare-paying passenger on a regularly scheduled charter or commercial flight**  
*NY: bullet revised to read "we will not pay benefits for any loss due to an accident for a covered person caused or contributed to by aviation, other than as a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline"*
- **the covered person parachuting or otherwise exiting from a motorized or non-motorized aircraft while such aircraft is in flight, except for self-preservation**  
*ID: "if acting in a professional capacity" added at the beginning of this bulleted item*  
*NY: bullet deleted*
- **the covered person riding in or driving any motor-driven vehicle in a race, stunt show or speed test**  
*CT, MN: "in a professional capacity" added after "driving" and before "any"*  
*NE: bullet revised to read "the covered person riding in or driving any motor-driven vehicle in an organized race, stunt show or speed test"*  
*NY: bullet deleted*  
*OR: bullet deleted*
- **the covered person participating in any semi-professional or professional competitive athletic activity for which any type of compensation or remuneration is received**  
*NY, SD: bullet deleted*
- **the covered person bungee jumping, base jumping, hang gliding, para-kiting, sail-gliding, scuba diving deeper than 130 feet; spelunking; or mountaineering including rock climbing using ropes and any other climbing equipment for the purposes of this exclusion the term mountaineering does not include backpacking, mountain biking, hiking or trail running**  
*NY, OR: bullet deleted*

The following additional exclusions apply to payment of benefits for any loss due to a Sickness:

We will not pay benefits under the certificate for:

- **a dependent child's routine pregnancy or routine childbirth and any well baby or nursing care provided to the dependent child's newborn child**  
*MT: bullet deleted*  
*NJ: "or a civil union child's" is added after "dependent child's" in the two places that "dependent child's: appears*  
*OH: bullet revised to read "any well baby or nursing care provided to a covered person's newborn child or children"*
- **the covered person's alcoholism, drug addiction, chemical dependency or complications thereof**  
*CA: "or complications thereof" deleted*  
*MD, MT, ND, VT: bullet deleted*  
*NE, OR: bullet revised to read the covered person's alcoholism, drug addiction, chemical dependency or complications thereof, except for any narcotic administered on the advice of a Physician*  
*IL: bullet revised to read "the covered person's alcoholism (except for the treatment of the covered person's alcoholism in a Hospital), drug addiction, chemical dependency or complications thereof."*  
*SD: bullet revised to read "the covered person's treatment of alcoholism, drug addiction, or chemical dependency."*