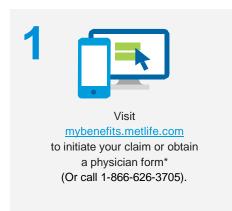
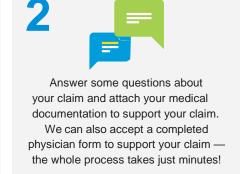
Submitting a Hospital Indemnity Insurance claim doesn't need to be challenging.

How to submit a claim online

Submitting an accident and health claim is as simple as 1-2-3:







Online claim submission is hassle-free! Register at mybenefits.metlife.com.



Benefits of registering online:

- Faster processing time
- Less paper waste
- Claims can be submitted 7 days a week
- Submit questions via email

MyBenefits: quick and easy online claim submission

<u>Mybenefits.metlife.com</u> is the web portal for MetLife group participants. Once registered, you can log in to:

- · Submit a claim
- See claim status, history, and payments
- · Set up direct deposit of benefits
- Read messages from MetLife
- · Download accident and health forms

MetLife Mobile App

You can also access claim information on-the-go. Our mobile app has many of the same features as the MyBenefits web portal — employees can view coverages and claims details.





Download the MetLife app from the iTunes App Store or Google Play

Before using the MetLife US App, you must register at metlife.com/mybenefits from a computer. Registration cannot be done from your mobile device.

What Happens Next

A MetLife claims specialist will review your information, request any additional medical information from your doctor (if necessary), and notify you in writing of a claim decision.

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. There is a preexisting condition limitation for hospital sickness benefits. There are 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 or GPNP13-HI 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. Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

