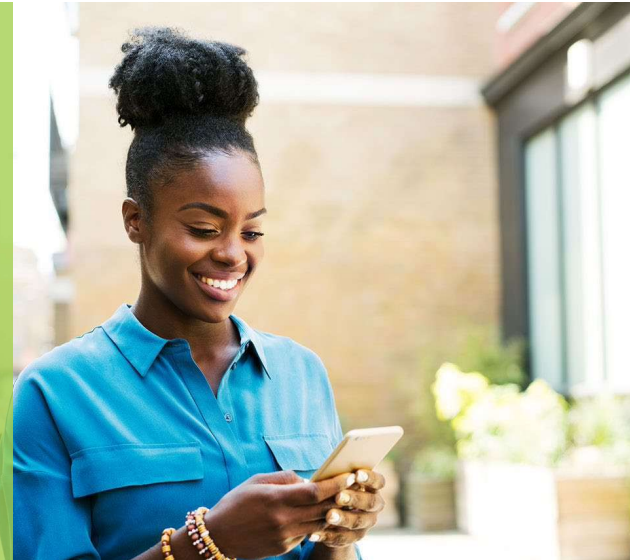


Online access to your benefits. Anytime, anywhere.

The MyBenefits website, mybenefits.metlife.com, is a quick and easy way for you to get the information you need about your MetLife benefits—all in one place. Using this guide, you can learn how to:

- Register on MyBenefits
- Review your available benefits
- Access your certificate of insurance
- File a claim
- Designate a beneficiary



Register on MyBenefits

Start enjoying the convenience of using MyBenefits by registering today! Benefits of registering online include:

- Faster processing time
- Less paper waste
- Submitting claims 7 days a week
- Asking questions via email

Once you're registered, you can review your benefits, access your certificate of insurance, file a claim and designate a beneficiary. To register, follow these simple steps:



Step 1

Go to mybenefits.metlife.com and enter your company name in the **Employer or Association** field. Click **Next**.



Step 2

Click **Register Now** to perform the one-time registration process. You'll be asked to enter your first and last name, identifying data and email address. You'll also create a unique username and password. For security purposes, you'll need to choose and answer 3 identity verification questions.



Step 3

Once you read and agree to the website's Terms of Use and you opt into electronic consent, we'll send you a registration confirmation to the email address you provided.

Access your certificate of insurance

1. Go to MyBenefits and log in to your account.
2. On the **My Accounts** page, go to the applicable product.
3. Use the **I want to...** drop down menu to select **View Certificate**. Your certificate details will open.
4. Click on the **View My Most Recent Certificate or Schedule of Insurance** link to download and print your certificate. Your certificate contains the specific terms and provisions of your coverage. Please read carefully and keep it in your records.

File a claim

Submitting a claim doesn't have to be challenging. It's as simple as 1-2-3:

1. Go to MyBenefits and log in to your account to submit your claim online¹; or call us at 1-866-626-3705 to obtain a claim form¹.
2. On the **My Accounts** page, go to the applicable product.
3. Use the **I want to...** drop down menu to select **File a Claim Online**.
4. Click **Initiate Claim** and then click on the product you're filing a claim for. Answer some questions about your claim, upload your medical documentation to support your claim and designate the payment method. The whole process takes just minutes!
5. Visit MyBenefits often to check claim status, correspondence and benefit payments.

Designate a beneficiary

You can designate your beneficiary quickly and securely on MyBenefits. To complete your online beneficiary designation, you'll need your beneficiary's full name, address, phone number and date of birth. For trusts, you'll need the trust name, address, phone number and trust date. Please follow these simple steps to designate your beneficiary:

1. Go to MyBenefits and log in to your account.
2. On the **My Accounts** page, go to the applicable product.
3. Use the **I want to...** drop down menu to select **Update Beneficiaries**. Follow the instructions to add or update your beneficiary. Changes to your beneficiary are effective immediately. You can easily print a copy of your designations for your records.



We're here to help

You can reach us at 1-800-GET-MET8 (1-800-438-6388). We're available Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time.



MetLife Mobile App

You can also submit and access claim information on-the-go. Our mobile app has the same features as the MyBenefits web portal — you can register and submit claims online, view claim status, letters and benefit payments. Download the MetLife app from the iTunes App Store or Google Play.²

¹ For Critical Illness claims, a Physician Statement, which is available on MyBenefits, needs to be completed by your physician.

² Before using the MetLife Mobile App, you must register at mybenefits.metlife.com from a computer. Registration cannot be done from your mobile device.

Like most group insurance policies, MetLife's group policies contain certain exclusions, limitations and terms for keeping them in force. Please contact MetLife or your benefits administrator for more information.

METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, GPNP14-CI, GPNP19-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Cancer Covered Condition Category.