

# End to end voluntary benefits coverage helps you fill the financial gaps

**Better prepare financially for the unexpected with hospital indemnity, accident and critical illness insurance.**

We all know someone who's had an unexpected hospital stay, suffered an accident, or been impacted by a major illness. Sometimes all of these have even occurred at the same time, having a significant financial effect on their life and their loved ones.

Unfortunately, medical insurance doesn't always pay for all the expenses these matters can bring. Often, you're left with out of pocket expenses like deductibles and copays, as well as day-to-day costs that may add up while you are recovering, like mortgage payments and childcare.

These extra expenses can force you to make tough trade-offs on how you spend and save.

However, having hospital indemnity, accident and critical illness insurance together can help give you greater control over the bills and expenses that unexpected matters may bring. The lump sum payments are paid directly to you, not doctors or hospitals, and can be used however you want.

### Why Accident Insurance?

> Payments made for over 150 covered events, such as: fractures, concussions, and 2nd & 3rd degree burns

### Why Critical Illness Insurance?

> Provides a lump-sum payment for covered conditions such as heart attack, cancer<sup>1</sup> or stroke<sup>2</sup>

### Why Hospital Indemnity Insurance?

> Payments made if you are admitted or confined to a hospital due to an illness or injury



**Enrollment period: February 18th - March 1st.**

For more information about your benefits, please visit [www.gerbercollision.com/benefits](http://www.gerbercollision.com/benefits)

For questions or help with your benefits, please contact The Boyd Group's Benefit Advocacy Center (BAC) at (855) 295-6945 or by e-mail at [bac.boydgroup@ajg.com](mailto:bac.boydgroup@ajg.com).

Enroll in your benefits online at: <https://hr.boydgroup.com/login/register>

## How it works

On his way to work, Bill suffers a heart attack while driving. The car is totaled and Bill is injured. When police and medics arrive at the scene, they call for an ambulance. Bill is immediately taken to the emergency room at a local hospital. Upon evaluation by the attending doctor, Bill is admitted to the Intensive Care Unit for close observation of trauma to his head and is diagnosed with a heart attack and concussion. After spending 2 days in the Intensive Care Unit he is moved to a standard room and stays there for 5 more days. Bill is then transferred for in-patient care at a rehabilitation facility. His stay there is 7 days until he is able to go home.

## Payout Example<sup>3</sup>

Covered Event/Condition:	Payout Benefit
Heart Attack (first diagnosis)	\$30,000
Ambulance (ground)	\$300
Emergency Care	\$100
Medical Testing	\$200
Concussion	\$400
ICU Admission	\$3500
ICU Confinement for 2 days	\$1200
Non-ICU Confinement for 5 days	\$1500
In-patient Rehab Unit Confinement for 7 days	\$1500
<b>Total:</b>	<b>\$39,475</b>

Luckily, Bill has hospital indemnity, accident and critical illness insurance! He would receive benefit payments totalling: **\$39,475**

<sup>1</sup> 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-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.

<sup>2</sup> In certain states, the Covered Condition is Severe Stroke.

<sup>3</sup> This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are 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 policies or their 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, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, 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.

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. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. 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 be subject to benefit reductions that begin at age 65. 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 to both Attained Age and Issue Age CII 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 or 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