

Covered Benefits

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

Subcategory	Benefit Limits (Applies to Subcategory)	Benefit	Pro Plan	Master Plan
Hospital Benefits				
Admission Benefit	4 time(s) per calendar year ¹	Admission ²	\$1,000	\$2,000
		ICU Supplemental Admission (Benefit paid concurrently with the Admission benefit when a Covered Person is admitted to ICU)	\$1,000	\$1,500
Confinement Benefit	31 days per calendar year ICU Supplemental Confinement will pay an additional benefit for 15 of those days	Confinement ⁴	\$200	\$300
		ICU Supplemental Confinement (Benefit paid concurrently with the Confinement benefit when a Covered Person is admitted to ICU)	\$75	\$100
Confinement Benefit for Newborn Nursery Care	2 day(s) per confinement	Confinement Benefit for Newborn Nursery Care ⁵	\$50	\$75
Surgery Benefits				
Inpatient Surgery Benefit*	1 time(s) per calendar year Requires administration of general anesthesia.	Inpatient Surgery	\$500	\$750
Outpatient Surgery Benefit	1 time(s) per calendar year	Outpatient Surgery (For Injury or Sickness)	\$250	\$500
Anesthesia Benefit	2 time(s) per calendar year Payable as inpatient or outpatient	General Anesthesia	\$150	\$300
		Spinal or Epidural Anesthesia	\$75	\$150
Additional Care Benefits				
Ambulance Benefit	1 time(s) per calendar year	Ground Ambulance Transport	\$450	\$600
Diagnostic Procedure*	1 time(s) per calendar year	Diagnostic Procedure ⁶	\$150	\$200
Emergency Care	1 time(s) per calendar year	Emergency Room	\$100	\$125
Outpatient Therapy*	5 time(s) per calendar year up to a max of 10 times per family	Physical therapy	\$20	\$30
Physicians Visit*	4 time(s) per calendar year up to a max of 8 times per family	Physicians Visit	\$30	\$50
Prescription Drug*	5 time(s) per calendar year up to a max of 10 times per family	Prescription Drug	\$20	\$20

*Any benefit(s) marked with an asterisk requires a prior Hospital Admission or Confinement.

¹ If a covered person is readmitted within 90 days for the same or related sickness/injury for which we paid an Admission Benefit, an additional Admission Benefit is not payable.

² The admission Benefit for residents of CT and ID will be increase to \$1,250/\$2,525 for plan design(s) High/Highest and \$1,350/\$2,650 for plan design(s) High/Highest , respectively, because some benefits in this plan design are not available. See the Schedule of benefits in the CT and ID certificate.

⁴ If the Admission Benefit is payable for a Confinement, the Confinement Benefit will begin to be payable the day after Admission.

⁵ Payable for the period of newborn confinement for a newborn child who is not sick or injured.

⁶ The Diagnostic Procedure Benefit is not payable during hospital confinement.

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Other Benefits	
Diagnostic Procedure Benefit	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.

Healthcare Navigation Services	
Healthcare Navigation Services – added at no additional cost to you or your employees	As an added benefit your employees will have access to education and support from personal consultants with healthcare expertise, including the following: decision support related to health care services and benefits; assistance with understanding health benefits; concierge services to coordinate care, assess costs of care, find doctors and facilitate appointments; and medical claim/bill review and correction. The services also include access to self-service decision support tools via a web portal that can be used to assess costs of care and find doctors.

MetLife Advantages SM	
MetLife AdvantagesSM – Services or Discounts added at no additional cost to you or your employees	Will Preparation Services¹ 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. MetLife VisionAccess² 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. Funeral Discount and Planning Services³ 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 AdvantagesSM Disclaimers

MetLife AdvantagesSM availability may vary by state.

¹WillsCenter.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.

²MetLife 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.

³Funeral 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 FL, MD, MO, ND, NH, NJ, NY, or TX.