

Help protect their tomorrows by enrolling in MetLife benefit plans today.

Don't miss your chance to enroll November 7–21, 2024



Enrollment is November 7-21, 2024.

Benefit options from MetLife that help you navigate the unexpected.

- **Accident, Critical Illness and Hospital Indemnity Insurance** may help you pay for unexpected costs resulting from an accident, serious illness¹ or hospital stay.² For qualifying events, you'll receive a **lump-sum payment** that's paid directly to you.
- **MetLife Legal Plans** provides convenient and cost-effective access to a large network of attorneys available to **help with planned—and unplanned—personal legal matters**.



Enroll at
GannettBenefits.com
November 7-21, 2024



Questions?
Call 855-442-4236

Metropolitan Life Insurance Company
501 Route 22
Bridgewater, NJ 08807
www.metlife.com

Sample A. Sample
123 Main St.
Anywhere, USA 12345

Start with Accident, Critical Illness, and Hospital Indemnity Insurance designed to supplement your medical insurance with lump-sum payments made directly to you for qualifying events.

For a monthly premium, you gain:

- Ability to spend the benefit as you wish — for co-pays, deductibles, transportation expenses, or childcare expenses
- Coverage available for you and your family³
- No medical questions asked⁴

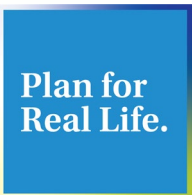


Take a look at some of the covered legal services:

- Wills, living wills, healthcare proxy, power of attorney
- Purchase or sale of a home
- Identity theft defense
- Family law or adoption
- Defense of traffic tickets⁷

MetLife Legal Plans

Provides unlimited⁵ access to a network of top attorneys for all legal matters covered under the plan — for a cost-effective monthly fee. The savings can add up, especially when you compare the monthly premium with the \$391 average hourly cost for an attorney’s time.⁶



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1. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
2. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
3. Covered Family Member means all Covered Persons as defined in the Certificate.
4. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.
5. Unlimited coverage for non-excluded services with in-network attorneys. For out of network attorneys, there is a fee reimbursement schedule. Participants must pay the difference between the scheduled reimbursement amount and the out-of-network attorney’s actual charge for the services.
6. Average hourly rate of \$391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
7. Does not cover DUI.

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.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

