

Help make the complex healthcare journey easier with MetLife Healthcare Navigation Services

Completely free to you and your employees enrolled in MetLife Supplemental Health coverage

Healthcare coverage and supplemental insurance are some of the most important benefits you offer your employees and their dependents.

These benefits are also among the hardest to understand and navigate.

Now you'll be able to help and support employees even more in the complex healthcare world with MetLife Healthcare Navigation Services.



Your employees will have expert, knowledgeable support, enabling them to:



Make confident decisions about their healthcare



Save on healthcare costs



Help improve healthcare outcomes



Receive the full value of their healthcare benefits

Your employees face challenges like these.

42% of people surveyed regret a healthcare decision that led to the wrong care or higher costs.¹

Only **4 in 10** employees strongly believe their employers' benefits communication is simple to understand.²

See the difference MetLife Healthcare Navigation Services can make.³

Here's how MetLife Healthcare Navigation Services work.

Each of your enrolled employees has access to dedicated, highly trained Health Pros who can help ensure they are informed and educated about the options they have in using their medical and supplemental health benefits. An employee simply emails or calls their dedicated Health Pro—with response the same day⁴ and a detailed answer to their question the next day.⁴ Health Pros will:

- **Explain** coverage benefits.
- **Offer advice** on options in filing claims.
- **Recommend and screen** doctors to improve quality and reduce the overall cost of care.
- **Estimate** the price of procedures at various locations to help employees choose highly rated, cost-effective options.
- **Coordinate** care and second opinions.
- **Research** prescriptions to save money through generics, clinical alternatives and/or mail order.
- **Review** bills for accuracy to ensure employees are not being overcharged.
- **Make it easier** for your employees to get the most value from their benefits.

There's nothing you need to do to enroll in MetLife Healthcare Navigation Services.



MetLife Healthcare Navigation Services will be automatically included with MetLife Accident & Health Coverage (Critical Illness Insurance, Hospital Indemnity Insurance, Accident Insurance and Cancer Insurance)⁵ effective January 1, 2021 or later.

Let your enrolled employees know about MetLife Healthcare Navigation Services.

Make sure they know about this new way to get the most from their benefits.

Enrolled employees can access and manage their MetLife Healthcare Navigation Services account at member.alight.com. They can also reach out to a dedicated MetLife Health Pro at 1-855-769-4380 or via email at MetLifeHealthPro@alight.com.

Get expert guidance for confident decisions—for your organization and your employees. Contact your MetLife representative today.

metlife.com

1. Alight's 2019 Health and Financial Wellbeing Mindset Study (<https://alight.com/research-insights/state-of-employee-wellbeing-2019>)
2. MetLife's 17th Annual US Employee Benefits Trend Study (<https://www.metlife.com/employee-benefit-trends/ebts-thriving-in-new-work-world-2019>)
3. Services and data provided by Alight.
4. Alight's business hours are 8:00 a.m. to 8:00 p.m. Central Time on business days.
5. The Health Screening Benefit is not available in all states.

The Healthcare Navigation Services are for informational purposes only and are not a substitute for personalized advice of a licensed medical professional. Alight does not guarantee, and shall not be responsible for, the quality of any healthcare provider, treatment or outcome, any fees assessed by a healthcare provider or any payment by any insurance carriers. Neither Alight nor any of its representatives shall exercise any control over, nor have any responsibility for, the provision of medical services.

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 may be 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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be 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 CII product 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, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please 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.

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.

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