

Introducing New Voluntary Insurance Benefits

Prepared for: Ingredion Incorporated

- Accident
- Hospital Indemnity

Enrollment Period: November 2nd – November 13th



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ADF# MULTI1825.18



Help offset the financial gaps in your high deductible health insurance plan

Out-of-pocket costs
not covered by health
insurance may include:

Copays
Deductibles
Out-of-network doctor visits
Therapy



These benefits can
help offset the financial gaps:

Accident insurance

Hospital indemnity insurance

These benefits are **not a replacement** for traditional medical insurance. They are a **complement** to this coverage.



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Accident Insurance – Key features



Guaranteed issue coverage²¹



Payments are made directly to you to spend as you choose



Claims are paid fast²²



Take coverage with you if you change jobs or retire²³



Over 150 covered events



Accident Insurance – Over 150 covered events



Injuries

- Fractures/dislocations
- Concussion
- Coma
- Ruptured disc
- Torn cartilage in knee
- Cuts/lacerations
- Torn/ruptured/severed tendon/ligament
- Broken tooth
- And more



Medical Services & Treatments

- Air/ground ambulance
- Emergency/non-emergency care
- Physician follow-up
- Transportation
- Therapy services
- Pain management
- Blood/plasma/platelets
- Outpatient surgery benefit
- And more



Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



Additional Benefits

- Lodging²⁵
- Health Screening Benefit (Wellness)²⁶
- Organized Sports Activity Benefit



Accidental Death

- Accidental Death
- Common Carrier²⁷



Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



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Accident Insurance – Plan breakdown



Covered Conditions	MetLife Accident Insurance pays you
Injuries – <i>12 covered injury types</i>	Ranging from \$75 – \$15,000 per injury
Medical services & treatment – <i>15 covered medical services & treatments</i>	Ranging from \$50 – \$3,000 per medical service/treatment
Hospital coverage²⁸ (due to an Accident)	\$1,000 (non-ICU) – \$1,000 (ICU) admission benefit per accident \$300 a day for non-ICU confinement up to 365 days \$300 a day for ICU confinement (will pay an additional benefit for 365 of those days)
Inpatient Rehabilitation	\$300 per day, paid for up to 15 days per accident

Accident Insurance – Plan breakdown



Covered Conditions	MetLife Accident Insurance pays you
Accidental death	\$100,000 \$300,000 if passenger on common carrier ³¹
Dismemberment, loss & paralysis	\$1,000 – \$100,000 per injury
Additional benefits – Lodging ²⁹	\$100 per night, up to 15 nights
Health screening benefit (wellness) ³⁰	\$75 (payable 1x per calendar year)
Organized Sports Activity Benefit	Pays 25% extra for eligible benefits

Help pay for some out-of-pocket expenses

A real-world example of how Accident Insurance can help

Mary enrolled in the Accident plan for her and her family

Illness – Covered condition	Benefit Amount
Ambulance	\$200
Emergency Room	\$250
Hospital Admission	\$1,000
Hospital Confinement (3 days at \$300 per day)	\$900
Broken Leg (open fracture)	\$4,500
X-ray	\$300
Crutches	\$200
Follow up Doctor Visits (2 visits at \$200 per visit)	\$400
Physical Therapy visits (6 visits at \$50 per visit)	\$300
Total Benefit – Accident Insurance	\$8,050



**Benefits paid
directly to
employee
regardless of
what's covered
by medical
insurance**



Mary

Mary's son breaks his leg during soccer practice and is admitted to the hospital.

X-rays are taken and the doctors determine that surgery is required. Mary's son is released 3 days later, is given crutches, and visits his primary care physician two additional times.

This example is for illustrative purposes only. The MetLife Accident Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific accidents. 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.



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Hospital Indemnity Insurance – Key features



Guaranteed issue coverage²¹



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Claims are paid fast²²



Take coverage with you if you change jobs or retire²³

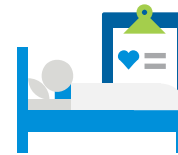
Hospital Indemnity Insurance

Here are the benefit types that provide payments...



Hospital – Accident and Sickness³²

- Admission
- Confinement
- Inpatient Rehab Unit (Accident only)
- Newborn Confinement



Intensive Care Unit Coverage – Accident and Sickness³²

- ICU Supplemental Admission
- ICU Supplemental Confinement

Hospital Indemnity Insurance – Plan highlights



Covered Conditions ³⁴		MetLife Hospital Indemnity Pays You
Hospital Coverage (Accident and Sickness ³²)		
Admission	Admission – \$1,500 one time per calendar year ICU Supplemental Admission – \$1,500 one time per calendar year (benefit paid concurrently with the admission benefit when a covered person is admitted to ICU)	
Confinement	Confinement – \$200 a day, up to 15 days ³⁶ ICU Supplemental Confinement – \$200 a day, up to 15 days (ICU Supplemental Confinement will pay an additional benefit for 15 of those days)	
Newborn Confinement (Newborn Nursery Care)	\$50 per day, up to 2 days (per confinement)	
Inpatient Rehabilitation Benefit	\$200 per day, 15 days per calendar year	



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Help pay for some out-of-pocket expenses

A real-world example of how Hospital Indemnity Insurance can help

Covered event	Benefit Amount
ICU admission	\$3,000
ICU confinement (2 days: \$200 x 2)	\$400
Hospital confinement (5 days: \$200 x 5)	\$1,000
Inpatient rehabilitation confinement (7 days: \$200 x 7)	\$1,400
Total benefit – Hospital Indemnity Insurance	\$5,800



**Benefits paid
directly to
employees
regardless of
what's covered
by medical
insurance**



Bill

Experiences an accident on his way to work and is injured.

Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.

This example is for illustrative purposes only. The MetLife Hospital Indemnity Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific accidents. 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.



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Enroll today!



Enroll by

November 13, 2020



Call

1-800-GET-MET8 (1-800-438-6388)

Monday through Friday, 8 am – 8 pm, EST



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Footnotes and disclosures

21 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.

22 Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean" claims.

23 Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

25 The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

27 Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

29 The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

31 Common Carrier refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details. Be sure to review other information contained in this booklet for more details about plan benefits, monthly rates and other terms and conditions.

32 There is a pre-existing exclusion for covered sicknesses. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

33 The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

34 Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See the Disclosure Statement or Outline of Coverage/Disclosure Document for more details.

35 Standardly included for inpatient surgery; can also be payable for outpatient surgery.

36 When plan includes an Admission benefit, Confinement begins on Day 2.

Footnotes and disclosures

63 There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. In some states, we will not pay a Recurrence Benefit for a Covered Condition that Recurs less than 180 days after another Occurrence of a Covered Condition for which we paid an Initial Benefit.

64 This example is for illustrative purposes only. The MetLife Cancer 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.

65 Consultation and document review for issues related to parents.

66 Average hourly rate of \$338.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2016).

67 Does not cover DUI.

68 MetLife Auto & Home participates in the National Flood Insurance Program (NFIP) managed by the federal government. No group discount is available for flood insurance.

69 Other product discounts may apply. Not all discounts or payment options are available in all states.

70 Not available in all states. Qualifying policies vary by state, but include life insurance (including optional life, GUL and GVUL), disability, long-term care, annuity, employee paid dental, accident and health, and legal plans.

71 Savings based on our 2018 countrywide research of new call center customers' annual average savings in 2017. Statistics do not reflect sales of the product sold on MetLife Auto & Home MyDirect®.

72 To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.



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Product disclaimers

If a multi-product piece with AI and HI use:

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.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

Thank you.