

#### DISCLOSURES

All states, except CA, MN, NY and VT situs

Your Accident certificate provides limited benefits – read your certificate carefully when you receive it. MetLife's Group Accident product is intended to supplement, and is not a substitute for, comprehensive medical coverage. By enrolling for Accident Insurance, if I am a resident of Minnesota or Vermont, I declare all persons to be insured have medical coverage in force that provides benefits for medical treatment, including hospital, surgical and medical expenses. I acknowledge that I have received and read a copy of the outline of coverage or other disclosure document for the Group Accident plan. In addition, I have read the enrollment documentation and declare that all information I have given is true and complete to the best of my knowledge and belief; I have read the applicable Fraud Warning(s) provided.