

A man and a woman in wetsuits are holding surfboards on a beach. The woman is on the left, smiling, and the man is on the right, looking at her. They are both holding their surfboards high above their heads. The background shows the ocean and a sandy beach.

THAT CALIFORNIA DIFFER<sup>NT</sup>® FEELING.

CaliforniaChoice®  
Member Marketplace

Featuring additional products and  
services to enhance your protection.



## Welcome to the Marketplace

The products included in the Member Marketplace are vetted, affordable, and some of the most popular products in the country.

### Your Member Marketplace

At CaliforniaChoice®, our goal is to meet your unique health insurance needs. As a member, you have access to the largest selection of health plans and benefits in California. Even better, you have the freedom to choose what's right for you!

There are instances, however, when traditional insurance may not cover all of your expenses. This is why many Americans decide to purchase supplemental products.

### Supplemental Products

Supplemental products help pay for services and out-of-pocket expenses that your health insurance may not cover. They also help with costs that come up because of a health-related or legal-related event.

The products included in the Member Marketplace are vetted, cost-effective and some of the most popular products in the country.

If you apply for coverage, you will work directly with MetLife, separate from your CaliforniaChoice benefits.



## Popular **MetLife** Products

All products are available through MetLife and administered by Boon-Chapman.

### 1 **Accident Insurance<sup>1</sup>**

#### PRODUCT

Accidents happen all the time, especially when you least expect them.

Accident Insurance pays out a lump sum if you incur an injury because of an accident\*. This benefit may supplement your health insurance for expenses that your insurance does not cover. In the event you have an accident covered by this plan, this insurance provides you with money to use as you see fit, from out-of-pocket costs like deductibles to medical transportation and child care.

### 2 **Hospital Indemnity Insurance<sup>2</sup>**

#### PRODUCT

It's scary enough to be admitted to the hospital. There's a way to prepare for unexpected hospital expenses.

Hospital Indemnity Insurance supplements your existing health insurance coverage by helping pay for hospital\* stays\*\*. Best of all, the payment is made directly to you and is yours to spend however you like, including for your or your family's everyday living expenses.

**Learn more.** Click [here](#).

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800.329.0700 | [choicesupport@boonchapman.com](mailto:choicesupport@boonchapman.com)

[calchoice.com](http://calchoice.com)



**CaliforniaChoice<sup>®</sup>**  
Your Health. Your Choice.<sup>®</sup>



## Available Year–Round

All products are available to you, year-round. You do not need to wait for your company's open enrollment!

### 3 Critical Illness Insurance<sup>3</sup>

#### PRODUCT

Handling the emotions that come up when experiencing illnesses such as a cancer diagnosis, heart attack, or stroke is difficult enough. Worrying about your financial stability on top of this can obviously be overwhelming.

With Critical Illness insurance, MetLife helps protect your finances by providing you with **one lump-sum payment** when there is a verified diagnosis of a covered condition.

#### More than 30 critical conditions covered, including:

- Cancer<sup>1</sup>
- Kidney failure
- Heart attack<sup>2</sup>
- Major organ transplant<sup>3</sup>
- Stroke<sup>4</sup>
- Coronary artery bypass graft<sup>5</sup>
- Alzheimer's disease<sup>6</sup>

**Learn more.** Click [here](#).



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Your Health. Your Choice.®



## Coverage That Stays With You

If you enroll in a Marketplace product and leave your current employer, your coverage goes with you!

### 4 Legal Plans<sup>4</sup>

#### PRODUCT

Legal matters occur throughout life, such as when you're starting out, buying a home, caring for an aging parent, or dealing with identity theft or a tax audit\*.

MetLife Legal Plans offers access to an experienced network of attorneys who will provide legal consultation and representation on diverse issues. The legal plan empowers you to handle costly legal issues as they arise for a low monthly fee. There are no co-pays, deductibles, or claim forms to complete. Here are a few scenarios where you might need an attorney:

#### Getting married

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents

#### Starting a family

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption

#### Buying, renting, or selling a home

- Reviewing contracts and lease agreements
- Preparing deeds
- Attending the closing

#### Caring for aging parents

- Attorney consultations on Medicaid/Medicare questions
- Reviewing nursing home agreement
- Reviewing estate planning documents

#### Dealing with identity theft

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

#### Sending kids to college

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

**Learn more.** Click [here](#).

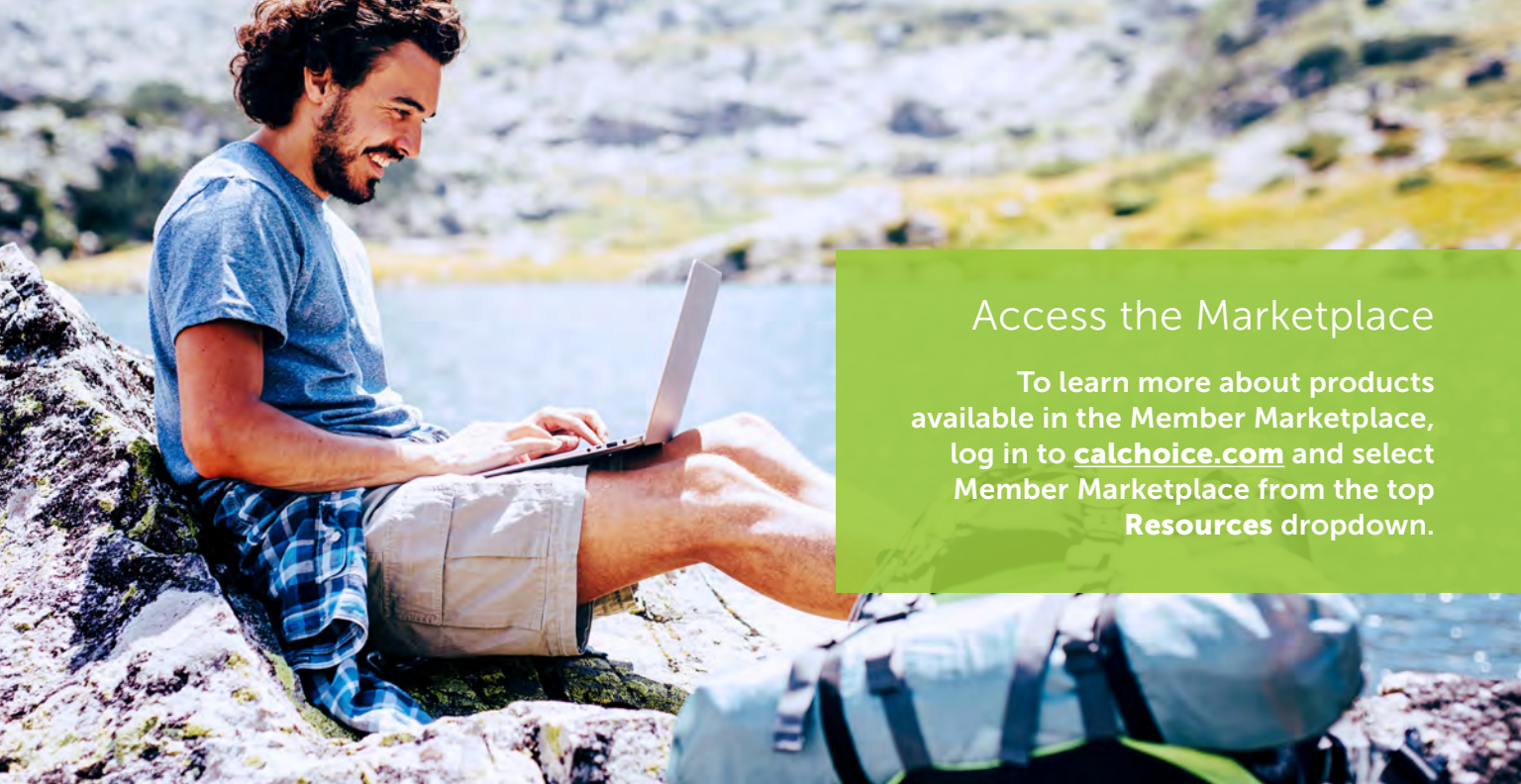


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Your Health. Your Choice.®



## Access the Marketplace

To learn more about products available in the Member Marketplace, log in to [calchoice.com](https://calchoice.com) and select Member Marketplace from the top **Resources** dropdown.

## Our Partners



With 150 years of experience in the insurance industry, MetLife is a global leader you can trust. We serve more than 100 million people and provide benefits and retirement solutions to more than 90 of the FORTUNE 100® companies. MetLife's customer-focused solutions, exceptional service, and proven expertise — combined with state-of-the-art capabilities of strategic third parties — provides expert guidance our customers can be confident in. We are committed to helping our customers solve today's biggest benefits challenges.

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As the oldest TPA in Texas, Boon-Chapman's professionals are experts at health plan administration — but its services don't stop there. In addition to third party administration, Boon-Chapman offers a range of services and solutions to serve employer groups and insurance entities alike.



## Product Disclaimers

### Accident Insurance<sup>1</sup>

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.

\*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.

### Hospital Indemnity Insurance<sup>2</sup>

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.

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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.

\*\*The Admission Benefit is not payable for Emergency Room treatment or outpatient treatment. The payment of the admission benefit requires a Confinement. Hospital Confinement requires the assignment to a bed as a resident inpatient in a Hospital (including an Intensive Care Unit of a Hospital) on the advice of a Physician or confinement in an observation area within a Hospital for a period of no less than 20 continuous hours on the advice of a Physician. Please consult your certificate for details.

*Continued on next page*



## Product Disclaimers (continued)

### Critical Illness Insurance<sup>3</sup>

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.

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
3. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.
4. In certain states, the Covered Condition is Severe Stroke.
5. In certain states, the Covered Condition is Coronary Artery Disease.
6. Please review the Outline of Coverage for specific information about Alzheimer's disease.

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.

### Legal Plans<sup>4</sup>

\*Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademarks of MetLife Services and Solutions, LLC, New York, NY.

