



## Frequently Asked Questions (FAQ) for MetLife Accident, Critical Illness, Hospital Indemnity, ID Theft & Fraud Protection, Legal Aid, and Pet Insurance

### Accident/Critical Illness/Hospital Indemnity

| Question                                          | Answer                                                                                                                                                                            |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Is this plan portable?                            | Yes. If you leave your place of employment, MetLife will send you a letter, offering you the option to continue coverage. You must complete this offer within 31 days of receipt. |
| How can I cancel my plan?                         | You are only able to enroll in or cancel coverage during each yearly open enrollment or due to a qualifying life event.                                                           |
| Will rates remain the same once ported?           | Yes, rates will be ported within 30 days of your benefit term.                                                                                                                    |
| Are there any pre-existing condition limitations? | No, there are no limitations on pre-existing conditions. Your coverage will not be affected even in the event of a pre-existing condition.                                        |
| Am I subject to answering any medical questions?  | No, you will be able to elect coverage at each yearly open enrollment without answering any medical questions.                                                                    |
| How do I file a claim?                            | To file a claim, you can call MetLife at 800-GET-MET8 or file online at <a href="https://MyBenefits.MetLife.com">MyBenefits.MetLife.com</a> .                                     |
| How long does it take to receive a claim payment? | Claims will be paid within 7-10 days once all documentation has been submitted.                                                                                                   |

### ID Theft & Fraud Protection

| Question                                          | Answer                                                                                                                  |
|---------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| Is this plan portable?                            | Yes. If you leave your place of employment Aura will contact you via email, offering 30 days of free coverage.          |
| How can I cancel my plan?                         | You are only able to enroll in or cancel coverage during each yearly open enrollment or due to a qualifying life event. |
| Will rates remain the same once ported?           | Yes, rates will be ported within 30 days of your benefit term.                                                          |
| How do I file a claim?                            | To file a claim, you can contact Aura directly at 844-931-2872.                                                         |
| How long does it take to receive a claim payment? | Claims will be paid within 7-10 days once all documentation has been submitted.                                         |

### Legal Aid

| Question                                          | Answer                                                                                                                                                                                                                      |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Is this plan portable?                            | Yes. To continue coverage, you must apply for portable enrollment within 30 days of your last day of employment by calling 800-GET-MET8. Portable enrollment remains in effect for a 12 month period, and is non-renewable. |
| How can I cancel my plan?                         | You are only able to enroll in or cancel coverage during each yearly open enrollment or due to a qualifying life event.                                                                                                     |
| Will rates remain the same once ported?           | Yes, you can keep your coverage for 1 year only and need to pay the full year of premium up front to secure the rate.                                                                                                       |
| How long does it take to receive a claim payment? | Claims will be paid within 7-10 days once all documentation has been submitted.                                                                                                                                             |



**Hawaiian  
Electric**

## **Frequently Asked Questions (FAQ) for MetLife Accident, Critical Illness, Hospital Indemnity, ID Theft & Fraud Protection, Legal Aid, and Pet Insurance**

### **Pet Insurance**

| <b>Question</b>                                          | <b>Answer</b>                                                                                                                                     |
|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Is the plan portable?</b>                             | Yes. Coverage will not be canceled if leave your place of employment. You must advise MetLife if you no longer work at Hawaiian Electric Company. |
| <b>Will rates remain the same once ported?</b>           | Yes, however, you may lose the group discount of 10% if you leave Hawaiian Electric Company.                                                      |
| <b>Do I need to provide any medical records?</b>         | No, medical records are not required.                                                                                                             |
| <b>Can I cancel and/or enroll throughout the year?</b>   | Yes, you can cancel or enroll in coverage at any time.                                                                                            |
| <b>How do I file a claim?</b>                            | To file a claim, you can call MetLife at 800-GET-MET8.                                                                                            |
| <b>How long does it take to receive a claim payment?</b> | Claims will be paid within 7-10 days once all documentation has been submitted.                                                                   |