



On May 1, 2024, Gov. Brian Kemp signed The Ashley Wilson Act, into law. The Act requires the State of Georgia and any local government or authority in the State to provide and maintain specific Post-Traumatic Stress Disorder (PTSD) insurance coverages for all “eligible first responders” as defined in O.C.G.A. § 45-25-2 as of January 1, 2025. This includes all full-time, part-time and volunteer first responders. The supplemental benefit creates two once-per lifetime benefits to assist with costs associated with PTSD treatment and recovery for eligible first responders.

- The first is a \$3,000 **Critical Illness Lump-Sum Benefit** paid following the diagnosis of occupational PTSD by a qualified diagnostician.
- The second is a **Long-Term Disability Benefit** if you are no longer able to perform your duties as a first responder due to your PTSD diagnosis.

Benefits are paid directly to you based on a flat schedule (not reimbursement) and there is no coordination with other insurance coverage.

For more information on the program and to learn how to file a claim, visit <http://gfrptsdinsurance.com>.



To contact MetLife, call 1-88-262-6842.



If you are thinking about suicide, are worried about a friend or loved one, or would like emotional support, the **988 Suicide and Crisis Lifeline** is available 24/7 across the United States. **Simply dial 988** from any phone to connect now. Also, people can chat at **988lifeline.org** for themselves or a loved one who may need crisis support.

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 Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. Rates are subject to change. 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 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.

Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Contact your plan administrator for details.

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