

Critical Illness Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

The Interpublic
Group

Critical Illness Insurance

Eligible Individual	Initial Benefit	Requirements
Coverage Options		
Employee	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work. ¹
Spouse/Domestic Partner^{2*}	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹
Dependent Child(ren)^{3*}	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

Benefit Payment

Your **Initial Benefit** provides a lump-sum cash payment upon the first verified diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit⁴ for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer, Partial Benefit Cancer and All Other Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer ⁵	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer ⁵	25% of Initial Benefit	25% of Initial Benefit
All Other Cancer	\$100 Initial Benefit	50% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke ⁶	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft ⁷	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease ⁸	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
22 Listed Conditions	25% of Initial Benefit	Not applicable



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22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one payment for one Listed Condition in his / her lifetime. The Listed Conditions are Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$15,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$45,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack — first verified diagnosis	Initial Benefit payment of \$15,000 or 100%	\$30,000
Heart Attack — second verified diagnosis, two years later	Recurrence Benefit payment of \$15,000 or 100%	\$15,000
Kidney Failure — first verified diagnosis, three years later	Initial Benefit payment of \$15,000 or 100%	\$0

In most states there is a pre-existing condition limitation. If advice, treatment or care was sought, recommended, prescribed or received during the three months prior to the effective date of coverage, we will not pay benefits if the covered condition occurs during the first six months of coverage. The preexisting condition limitation does not apply to heart attack or stroke.

Supplemental Benefits

MetLife provides coverage for the Supplemental Benefits listed below. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

Health Screening Benefit¹⁰

After your coverage has been in effect for thirty days, MetLife will provide an annual benefit of \$50 or \$100 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year.

The Health Screening Benefit amount depends upon the Initial Benefit Amount selected. Employees would receive a \$50 benefit with the \$15,000 initial benefit amount or a \$100 benefit with the \$30,000 Initial Benefit Amount.

Eligible screening/prevention measures may include:

• annual physical exam	• fasting blood glucose test
• biopsies for cancer	• fasting plasma glucose test
• blood chemistry panel	• flexible sigmoidoscopy
• blood test to determine total cholesterol	• hearing test
• blood test to determine triglycerides	• hemoccult stool specimen
• bone marrow testing	• hemoglobin A1C
• breast MRI	• human papillomavirus (HPV) vaccination
• breast ultrasound	• immunization
• breast sonogram	• lipid panel
• cancer antigen 15-3 blood test for breast cancer	• mammogram



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(CA 15-3)	
<ul style="list-style-type: none"> cancer antigen 125 blood test for ovarian cancer (CA 125) 	<ul style="list-style-type: none"> oral cancer screening
<ul style="list-style-type: none"> carcinoembryonic antigen blood test for colon cancer (CEA) 	<ul style="list-style-type: none"> pap smears or thin prep pap test
<ul style="list-style-type: none"> carotid doppler 	<ul style="list-style-type: none"> prostate-specific antigen (PSA) test
<ul style="list-style-type: none"> chest x-rays 	<ul style="list-style-type: none"> serum cholesterol test to determine LDL and HDL levels
<ul style="list-style-type: none"> clinical testicular exam 	<ul style="list-style-type: none"> serum protein electrophoresis
<ul style="list-style-type: none"> colonoscopy 	<ul style="list-style-type: none"> skin cancer biopsy
<ul style="list-style-type: none"> complete blood count (CBC) 	<ul style="list-style-type: none"> skin cancer screening
<ul style="list-style-type: none"> dental exam 	<ul style="list-style-type: none"> skin exam
<ul style="list-style-type: none"> digital rectal exam (DRE) 	<ul style="list-style-type: none"> stress test on bicycle or treadmill
<ul style="list-style-type: none"> Doppler screening for cancer 	<ul style="list-style-type: none"> successful completion of smoking cessation program
<ul style="list-style-type: none"> Doppler screening for peripheral vascular disease 	<ul style="list-style-type: none"> tests for sexually transmitted infections (STIs)
<ul style="list-style-type: none"> echocardiogram 	<ul style="list-style-type: none"> thermography
<ul style="list-style-type: none"> electrocardiogram (EKG) 	<ul style="list-style-type: none"> two hour post-load plasma glucose test
<ul style="list-style-type: none"> electroencephalogram (EEG) 	<ul style="list-style-type: none"> ultrasounds for cancer detection
<ul style="list-style-type: none"> endoscopy 	<ul style="list-style-type: none"> ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
<ul style="list-style-type: none"> eye exam 	<ul style="list-style-type: none"> virtual colonoscopy

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage through your employer

Q. Who is eligible to enroll?

A. Regular active full-time employees who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage.¹

Q. How do I pay for coverage?

A. Coverage is paid through payroll deduction.

Q. Will my rates increase?

A. Your premium is based on your Issue Age, meaning your initial rate is based on your age at the time your coverage becomes effective and your rates will not increase due to age.¹¹

Q. If I Leave the Company, Can I Keep My Coverage?¹²

A. Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

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- ¹ Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
- ² Dependent Child coverage varies by state. Please contact MetLife for more information.
- ³ Coverage is guaranteed provided (a) the employee is actively at work and (b) dependents 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.
- ³ Coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents 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.
- ⁴ 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 a Full Benefit Cancer, a Partial Benefit Cancer or an All Other Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer, Partial Benefit Cancer or All Other Cancer (applicable to NH-situed groups and NH residents) for which we paid an Initial Benefit during the Benefit Suspension Period.
- ⁵ Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH-situed groups and NH residents, there is an initial benefit of \$100 for All Other Cancer.
- ⁶ In certain states, the covered condition is Severe Stroke.
- ⁷ In NJ situed cases, the Covered Condition is Coronary Artery Disease.
- ⁸ Please review the Outline of Coverage for specific information about Alzheimer's disease.
- ¹⁰ 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 situed in CA and MT. In most states there is a 30 day waiting period for the Health Screening Benefit.
- ¹¹ The plan is guaranteed renewable, and may not be canceled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate change made on a class-wide basis. Benefit reduces by 25% at age 65 and 50% at age 70. Coverage is guaranteed renewable provided: (1) premiums are paid as required under the Certificate; and (2) in a situation where the Group Policy ends, it is not replaced by a substantially similar critical illness policy as described in the Certificate.
- ¹² 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.

METLIFE'S 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 may vary by state. In most plans, there is a pre-existing condition exclusion. For individuals other than those covered under a New York certificate, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife's Issue Age CII product is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to CII 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 GPNP 14-CI or 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.