

Critical Illness Insurance

Coverage that can help ensure you and your family have the financial support to offset the expenses associated with a serious illness that may not be covered by your medical plan.

IPG Benefits & Employee Shopping Tool

What is critical illness insurance?



This is coverage that can help cover the extra expenses associated with a serious illness. When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum benefit of your choice of either \$15,000 or \$30,000 in Initial Benefits upon diagnosis. Spouse/Domestic Partner and Child will be offered 50% of the employee benefit amount if you choose to add coverage for them. The Total Benefit Amount available to you is 3 times the Initial Benefit Amount you select, either \$45,000 or \$90,000 in the event that you suffer more than one Covered Condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

Q. What types of illnesses are covered under this plan?

A. If you meet the group policy and certificate requirements, critical illness insurance provides you with a lump-sum benefit upon diagnosis of the following conditions:

- Cancer¹
- Major Organ Transplant
- Alzheimer's Disease⁴
- Stroke²
- Coronary Artery Disease³
- Heart Attack
- Kidney Failure

Q. What happens if I am diagnosed with another covered condition?

A. Your plan pays a Recurrence Benefit equal to 100% of the Initial Benefit for a number of the Covered Conditions. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There may be a Benefit Suspension Period between Recurrences. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached. Your Total Benefit Amount is 300% of the elected Benefit Amount. There is no waiting period required for coverage. There are limitations that apply to the Recurrence Benefit.⁵

Q. Who is eligible to enroll for this coverage?

A. You and your eligible family members.⁶ You just need to enroll during your open enrollment.

Q. I have a good medical plan at work. Why do I need critical illness insurance?

A. Even quality medical and disability income plans don't always cover all of your expenses.

Roughly 1 in 5 people with health insurance report problems paying medical bills.⁷ For example, your medical coverage may have deductibles and copays and may not cover out-of-network treatments. And if you're out on disability, only a portion of your income may be covered. As a result, you may need the means to cover extra medical and daily living expenses. Such costs can include deductibles, groceries, housing expenses, car payments, and more.

Payments may be used as you see fit, for instance to help pay for expenses such as those generally not covered by medical and disability income coverage.



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Q. Can I enroll for this coverage without having to take a medical exam?

A. **Yes.** Provided you are actively at work, your enrollment is guaranteed.⁸

Q. Are there any other benefits payable under this critical illness insurance plan?

A. **Yes.** This plan provides a **\$50 annual benefit per calendar year for eligible health screenings/prevention measures.** This benefit amount is above and beyond the Total Benefit Amount.⁹

Q. How much does critical illness insurance cost?

A. **This coverage may be more affordable than you think.** You can put this coverage in place as a way to supplement your medical and disability income plans. Your initial rate is based on your age at the time your coverage becomes effective and your rates will not increase due to age.¹⁰ Exact rates can be found in the materials provided by your employer.

Q. How do I pay for my coverage?

A. **Premiums will be conveniently paid** through payroll deduction, so you never have to worry about writing a check or missing a payment.

Q. Are payments made directly to me or my health care provider?

A. **Payments will be made directly to you,** not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home and the lump sum payment can be spent any way you want.

Q. If my employment status changes, can I take my coverage with me?

A. **Yes.** This coverage is portable, meaning you can take it with you if your employment status changes.¹¹

1. 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 100% of the elected Benefit Amount.
2. In certain states, the Covered Condition is Severe Stroke.
3. In certain states, the Covered Condition is Coronary Artery Bypass Graft.
4. Please review the Outline of Coverage for specific information about Alzheimer's disease.
5. In some states we will not pay a Recurrence Benefit more than once per Covered Condition. In some states, we will not pay a Covered Condition that Recurs during a Benefit Suspension Period. In some states we will not pay a Recurrence Benefit for Cancer unless the Covered Person has not had symptoms of or been treated for the Cancer for which we paid an Initial Benefit during the Treatment-Free Period.
6. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
7. Kaiser Family Foundation/New York Times Medical Bills Survey, 2016. The survey captured responses from 1,204 adults ages 18-64. <http://kff.org/report-section/the-burden-of-medical-debt-introduction/>
8. Coverage is guaranteed provided (1) the employee is actively at work and (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.
9. 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.
10. 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. [Benefits may reduce to 25% by 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.
11. 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 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. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII 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 the initial coverage 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 both Attained Age and Issue Age 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 GPNP07-CI, GPNP09-CI or GPNP14-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.