

Critical Illness Insurance

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



Why is having critical illness insurance so important?



Your family’s expenses will continue when a critical illness occurs.

Financial experts recommend having 3–6 months of living expenses set aside to help in an emergency situation¹ like undergoing a serious illness. In today’s economy, however, most families don’t have that kind of money in reserve.¹

Quality health and disability income insurance plans aren’t always enough. There may still be coverage gaps. Disability income plans cover a portion of your pre-disability income while health insurance may leave you with some expenses to pay including:

- Health plan deductibles
- Prescription co-pays
- Out-of-network treatments
- Alternative treatments

Critical illnesses can happen at any age and happen more often than you may think.

The odds of you or a family member suffering a critical illness are quite surprising. Studies have shown:

- Every year about 647,000 Americans have a heart attack.²
- 1 out of every 2 men will be diagnosed with cancer at some point in their lives.³
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.³

Critical illness insurance can help by providing you with a lump-sum cash payment when your family needs it most. The payment you receive is yours to spend as you see fit and is paid in addition to any other insurance you may have.

Why should I enroll?

- Group insurance rates
- Your acceptance is guaranteed providing you are actively at work.⁴
- Rates will not increase due to age.⁵
- Payment through payroll deduction
- Portable coverage enables you to take it with you if your employment status changes.⁶



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How can having MetLife Critical Illness Insurance benefit you and your loved ones?

MetLife Critical Illness Insurance provides a cash lump-sum payment if you or a covered family member⁷ has a verified diagnosis of one of the following medical conditions and meets the policy and certificate requirements:

Full Benefit Cancer,⁸ Partial Benefit Cancer,⁸ Heart Attack, Stroke,⁹ Coronary Artery Bypass Graft,¹⁰ Kidney Failure, Alzheimer's disease,¹¹ Major Organ Transplant and the 22 Listed Conditions.¹²

Your plan pays a Recurrence Benefit 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.¹³

Payments will be made directly to you, not to the doctors, to the hospitals or to other health care providers. You will receive a check mailed directly to your home. The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills like:

- Groceries
- Childcare expenses
- Mortgage payments and car payments
- Other expenses that you choose

Help protect yourself, your family, and your budget from the financial impact of a critical illness.

1. <https://www.consumerreports.org>, Is Your Emergency Fund Big Enough?, Jan. 2019.

2. CDC, www.cdc.gov/HeartDisease/facts.htm. Accessed June 2020.

3. American Cancer Society, <https://www.cancer.org/cancer/cancer-basics/lifetime-probability-of-developing-or-dying-from-cancer.html> Last revised January 13, 2020.

4. Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described 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. [For CA situated cases, 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.

5. 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.

6. 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.

7. Covered Family Member means all Covered Persons as defined in the Certificate. Covered Family Member means all Covered Persons as defined in the Certificate.

8. 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 situated groups and NH residents, there is an initial benefit of \$100 for All Other Cancer.

9. In certain states, the Covered Condition is Severe Stroke.

10. In NJ situated cases, the Covered Condition is Coronary Artery Disease.

11. Please review the Outline of Coverage for specific information about Alzheimer's disease.

12. 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.

13. 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 either a Full Benefit Cancer or Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

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 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 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 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.

