



Why Critical Illness Insurance matters

Contrary to what many people believe, medical insurance may only cover a portion of the expenses associated with treating a serious illness. Plus, additional costs that often come with recovering, like childcare, transportation, and grocery delivery, may be left up to you. Critical Illness Insurance can provide you with a benefit that can help you pay for unexpected costs, such as those that your existing medical insurance may not cover.¹

Handling the emotions that come up when experiencing illnesses such as a cancer² diagnosis, heart attack,³ or stroke⁴ is difficult enough. Worrying about your financial stability on top of this can obviously be overwhelming. With Critical Illness Insurance, MetLife can help you and your family have the financial stability necessary to completely focus on healing during a difficult time.

When critical illness affects your family, you'll have the financial support when it matters most.

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

An example of how Critical Illness Insurance can help.



*"I never would have expected to suffer a heart attack. But one day while teaching English class, I felt an intense shortness of breath and pain in my jaw. Luckily, the school nurse called 911. The last thing I needed was to worry about finances — I just had to focus on getting better. **Critical Illness Insurance** helped me pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house, while I recovered."*

Critical Illness Insurance

Get financial support when you or a loved one becomes seriously ill.



Help supplement your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

Financial support so you can focus on getting well.

Critical Illness Insurance is coverage⁵ that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

And best of all, the payment is made directly to you, and is made regardless of any other insurance you may have. It's yours to spend however you like, including for you or your family's everyday living expenses.

While recovering, Critical Illness Insurance is there to help make life a little easier.

When it comes to critical illnesses...

For less than the cost of your daily coffee,⁶ you can get coverage for you and your family.



Your benefits in action

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Call, visit [mybenefits.metlife.com](https://www.mybenefits.metlife.com), or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per critical illness and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

Supplement your healthcare coverage with MetLife Critical Illness Insurance.

Benefit overview	Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most.
Why needed	Pay for whatever you need, such as expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.
Coverage options	<ul style="list-style-type: none">• Low Plan: \$15,000• High Plan: \$30,000
Who is covered	You can enroll both yourself and eligible family members. ⁷ All you need to do is enroll during your enrollment period and be actively at work. ⁸ <ul style="list-style-type: none">• Employee Only• Employee & Eligible Family Members
Covered conditions	If you meet the group policy and certificate requirements, Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of these conditions: <ul style="list-style-type: none">• Cancer²• Heart Attack³• Stroke⁴• Kidney Failure• Coronary Artery Disease⁹• Alzheimer's Disease¹⁰• Major Organ Transplant¹¹ Your plan pays a Recurrence Benefit ¹² for certain conditions. Please see your Plan Summary for details.
Cost of coverage	<ul style="list-style-type: none">• Competitive group rates• Costs will be based on your coverage option and who you're covering under your plan.
Guaranteed coverage	You and your family members are guaranteed ⁸ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.
Additional value and services	Health Screening Benefit¹³ Early detection of a serious illness is important to your recovery. After your coverage has been in effect for 30 days, we provide you with an extra \$50 or \$100 annual benefit per calendar year on top of your Total Benefit Amount for eligible health screenings/prevention measures.

Frequently Asked Questions

Q. I have a medical plan at work, so why do I need Critical Illness Insurance?

A. Even the best medical and disability income plans can leave you with extra expenses like medical plan deductibles and co-pays or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people aren't prepared to handle the extra costs that can come with a critical illness, so having this extra cash as a lump-sum payment may mean less worry for you and your family.

Q. Can I enroll for this insurance without having a medical exam?

A. **Yes. Your critical illness coverage is guaranteed,⁸** regardless of your health. You need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

Critical Illness Insurance

Q. What happens if I have a recurrence?

A. A. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following covered conditions: Cancer, Heart Attack, Stroke and Major Organ Transplant. 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.¹²

Q. Are benefits paid directly to me or my healthcare provider?

A. Benefits will be paid directly to you, not to the doctors, to the hospitals, or to any other healthcare providers. There's no need to coordinate with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover or pay.

Q. When does my coverage begin?

A. Your coverage starts on the effective date. There are no waiting periods for Critical Illness benefits to begin. [There is a 30-day waiting period for the Health Screening Benefit.]¹³

Q. How do I pay for coverage and how much is it?

A. You pay premiums conveniently through payroll deductions, and it may be more affordable than you think. Critical Illness Insurance is designed to be a way to supplement your healthcare and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

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

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.¹⁴

* This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live, and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
2. 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-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
3. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
4. In certain states, the Covered Condition is Severe Stroke.
5. Covered services/treatments must be the result of an accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for more details.
6. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Accessed February 2023.
7. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
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. In certain states, the Covered Condition is Coronary Artery Disease.
10. Please review the Outline of Coverage for specific information about Alzheimer's disease.
11. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.
12. 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.
13. [The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.]
14. 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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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 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, GPNP10-CI, 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.

