Critical Illness Insurance can help with unexpected expenses, such as those that may not be covered by your medical insurance.

### Why do I need it?
Your medical insurance may help cover your medical bills if you get sick. But a serious illness, such as cancer, heart attack or stroke, may bring unexpected expenses, such as those that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn an income, which may cause you to dip into your savings. Some expenses might include:

- Essential living expenses, especially if you can’t work or if a relative takes time off to help care for you
- Medical copays and deductibles
- Additional childcare while you recover

### How much should I be prepared for?
By themselves, these expenses may not seem significant, but together they can add up. One in five adults, 18-64, who live in a household where someone has a serious medical condition say problems paying medical bills had a “major impact” on them and their family.

### How does Critical Illness Insurance help?
Critical Illness Insurance covers specific conditions, such as cancer, heart attack or stroke. It:

- Provides a lump-sum benefit payment if you are diagnosed with a covered condition
- Can help you focus on your recovery instead of your finances
- Can supplement your savings to help pay for unexpected expenses related to a critical illness

### And the plan also:
- Offers convenient payroll deduction
- May be more cost-effective than you think

Now that you know how Critical Illness Insurance can help protect your financial security, take a few minutes to learn more and enroll today!
Help supplement your healthcare coverage with Critical Illness Insurance. Receive benefit payments directly and use the funds however you wish.

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 $10,000, $20,000 or $30,000 in Initial Benefits upon diagnosis. Payments you receive will be made regardless of 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:
   - Full Benefit Cancer
   - Partial Benefit Cancer
   - Heart Attack
   - Stroke
   - Kidney Failure
   - Coronary Artery Bypass Graft
   - Alzheimer’s Disease
   - Major Organ Transplant
   - 22 Listed Conditions (see your Outline of Coverage for details)

Q. What happens if I have a recurrence?
A. 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.

Q. Who is eligible to enroll for this coverage?
A. You and your eligible family members. You just need to enroll during your open enrollment.

Payments may be used for anything you want, including to help pay for expenses generally not covered by medical and disability income coverage.

Have other questions?
Please call MetLife directly at 1 800 GET-MET8 (1 800 438-6388) and talk with a benefits consultant.
Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to take care of the expenses of a serious illness that may not be covered by your medical plan.

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. 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. Most people will need the means to cover extra medical and daily living expenses. Such costs can include deductibles, groceries, housing expenses, car payments, and more.

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.  

Q. How much does Critical Illness Insurance cost?
A. This coverage may be less expensive 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. 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.

Q. What happens 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.

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 the Initial Benefit Amount. For NH-sitused cases and NH residents, there is an initial benefit of $100 for All Other Cancer.
2. 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.
3. In certain states, the Covered Condition is Severe Stroke.
4. In NJ-sitused cases, the Covered Condition is Coronary Artery Disease.
5. Please review the Outline of Coverage for specific information about Alzheimer’s disease.
6. 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; diptheria; 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.
7. 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 a Partial Benefit Cancer unless the Covered Person has not had tumors 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. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
8. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
9. 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. [For CA-sitused 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 and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]
10. The plan is guaranteed renewable, coverage 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. The plan may include a Benefit Reduction Due to Age provision. 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’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 preexisting 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 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 GPENP14-CII 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.
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.*

To enroll in these benefits, visit [add URL] or call [1 800 GET-MET8].
Critical Illness Insurance
Get financial support when you or a loved one becomes seriously ill.

Help complete 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 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. 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 your or your family’s everyday living expenses.
While recovering, Critical Illness Insurance is there to help make life a little easier.

Your benefits in action
If you experience a critical illness, submitting a claim doesn’t have to be difficult. Here’s what to expect:

Visit 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.

To enroll in these benefits, visit [add URL] or call [1 800 GET-MET8].
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**
- Low Plan: $10,000
- Middle Plan: $20,000
- High Plan: $30,000

**Who is covered**
You can enroll both yourself and eligible family members. All you need to do is enroll during your enrollment period and be actively at work.
- Employee Only
- Employee & Eligible Family Members

**Covered services**
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:
- Partial benefit cancer
- Full benefit cancer
- Kidney failure
- Heart attack
- Stroke
- Major organ transplant
- Coronary artery bypass graft
- Alzheimer’s disease
- Coma

Your plan pays a Recurrence Benefit for certain conditions. Please see your Plan Summary for details.

**Cost of coverage**
- Competitive group rates

**Guaranteed coverage**
You and your family members are guaranteed coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

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### 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 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.

To enroll in these benefits, visit [add URL] or call [1 800 GET-MET8].
Critical Illness Insurance

Q. What happens if I have a recurrence?

A. Your plan pays an additional benefit (Recurrence Benefit) if a medical condition reoccurs for: Benign brain tumor, invasive cancer, non-invasive cancer, heart attack, stroke, coronary artery bypass graft, coma, and severe burn. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition. And there is a benefit suspension period (or waiting period) between recurrences. Also, a 90-day treatment-free period applies to invasive and non-invasive cancer.

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 it to begin.

Q. How do I pay for my coverage and how much will it cost?

A. You pay premiums through payroll deductions, so you don’t have to worry about writing any checks or missing payments. Critical Illness Insurance may be more affordable than you think. It’s 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. Yes. This coverage is portable, meaning you can take it wherever you go. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

* 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. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. 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.
3. In certain states, the Covered Condition is Severe Stroke.
5. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
6. 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.
7. 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. In some states, the condition is Major Organ Failure.
8. In NJ-situces cases certain states, the Covered Condition is Coronary Artery Disease.
9. Please review the Outline of Coverage for specific information about Alzheimer’s disease.
10. Coma; Paralysis; Severe Burn; and Loss of: Ability to Speak, Hearing, Sight are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
11. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.
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.

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To enroll in these benefits, visit [add URL] or call [1 800 GET-MET8].