**Critical Illness Insurance**

**Facts & Stats**

Recent studies have shown

Medical bills have contributed to **58%** of bankruptcies, while illness-related income loss contributed to **44.3%**.¹

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**With competitive employee rates, you can get Critical Illness Insurance coverage for less than the cost of...**

- **Tankful** of unleaded gas for an SUV³
- **Monthly** gym membership*³
- **2 gallons of milk per week***⁴

*Based on average costs at national retail chains

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**How it works**

This illustration is based on a $30,000 Initial Benefit Amount plan.²

<table>
<thead>
<tr>
<th>Illness — Covered Condition</th>
<th>Payment³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart Attack⁴ — 1st diagnosis</td>
<td>Initial Benefit payment of $30,000</td>
</tr>
<tr>
<td>Heart Attack⁴ — 2nd diagnosis (2 years later)</td>
<td>Recurrence Benefit⁵ payment of $30,000</td>
</tr>
<tr>
<td>Stroke⁶ — 1st diagnosis (3 years later)</td>
<td>Initial Benefit payment of $30,000</td>
</tr>
</tbody>
</table>

In this example, the covered person would get several lump-sum payments totaling **$90,000**

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

**What you need to know about MetLife’s Critical Illness coverage:**

- Over 35 covered critical illnesses, such as Cancer,⁷ Heart Attack, Stroke,⁶ and Kidney Failure.
- You and your eligible family members are guaranteed coverage.⁸ No medical exam and no hassle.
- Lump-sum payment can be used however you want, including to help cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.

2. This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

3. The benefit amount payable for each Covered Condition varies. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

4. 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.

5. There is a Benefit Suspension Period between Recurrences. 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 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. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

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

7. 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 cases and NH residents, there is an initial benefit of $100 for All Other Cancer.

8. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered 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 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.]

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