

# Get the facts about critical illness insurance.



The financial consequences of surviving a critical illness are something few people are generally prepared for. Expenses that may not be covered by medical plans, such as co-pays, deductibles, childcare costs, mortgage payments, groceries and experimental treatments, could cut into your savings.

## How it works

Your Critical Illness benefit may be used multiple times. This illustration is based on a **\$30,000** Initial Benefit Amount plan.<sup>1</sup>

### Heart Attack<sup>2</sup>

1st verified diagnosis



Initial Benefit payment of **\$30,000**

+

### Heart Attack<sup>2</sup>

2nd verified diagnosis (2 years later)



Recurrence Benefit<sup>4</sup> payment of **\$30,000**

+

### Stroke<sup>3</sup>

1st verified diagnosis (3 years later)



Initial Benefit payment of **\$30,000**

## MetLife Critical Illness Insurance: **\$30,000** Benefit Amount

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.

## Recent studies have shown...



Medical bills have contributed to **62%** of bankruptcies.<sup>5</sup>

## Did you know?

MetLife Critical Illness Insurance covers critical illnesses, such as cancer,<sup>6</sup> heart attack,<sup>2</sup> stroke<sup>3</sup> and kidney failure.

**Consider this:**

After my first experience, I never would have expected to suffer a second heart attack just two years later. But one morning while teaching my class, I felt an intense shortness of breath and pain in my jaw. Luckily, the school nurse called 911. First, I had to focus on getting better. The last thing I needed to worry about was finances. **Critical Illness Insurance** was there again to help pay for things medical insurance didn't cover, like specialist co-pays and help around the house, while I recovered.\*\*

\*\* This is a hypothetical example for informational purposes only.

## What you need to know about MetLife's Critical Illness coverage:



You and your eligible<sup>7</sup> family members **are guaranteed coverage<sup>8</sup>** — 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.



Premiums will be **automatically deducted** from your paycheck

To enroll in these benefits, visit [www.msubenefitsplus.com](http://www.msubenefitsplus.com)

Enrollment Period: **October 1 to October 31**

*If you already have Critical Illness coverage with MetLife and wish to continue your coverage, no action is needed. If you wish to add new coverage, change, or cancel existing coverage, please visit MSU Benefits Plus to take the appropriate action.*

For questions, call MetLife at **1 800-GET-MET8**  
(1-800-438-6388), Monday – Friday, 8 am to 8 pm EST.

- Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
- 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.
- In certain states, the Covered Condition is Severe Stroke.
- 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.
- "Medical Bankruptcy and the Economy" January 20, 2022. <https://www.thebalance.com/medical-bankruptcy-statistics-4154729>
- Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
- 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 may apply to dependents serving in the armed forces or living overseas.

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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product 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, GPNP19-CI or contact MetLife for more information. Please 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.

