

Critical Illness Insurance

Benefits you can use as you see fit, such as to help cover expenses that are not covered by your medical plan.

Critical Illness Insurance Benefits

| Eligible Individual | Benefit Amount | Requirements |
|---|--|---|
| Coverage Options | | |
| Employee | <p>\$10,000, \$20,000, \$30,000</p> <p>Employees who elected a benefit amount of \$15,000 and \$40,000 will have their benefit amounts grandfathered.</p> | Coverage is guaranteed provided you are actively at work. ¹ |
| Spouse | 100% of the Employee's Initial Benefit | Coverage is guaranteed provided the employee is actively at work and the spouse is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹ |
| Dependent Child(ren)² | 100% of the Employee's Initial Benefit | Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹ |

Benefit Payment

Your plan pays a lump-sum **Initial Benefit** upon the first verified diagnosis of a Covered Condition. Your plan also pays a lump-sum **Recurrence Benefit³** for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer, Partial Benefit Cancer, Benign Brain Tumor, Coma, and Severe Burn. A subsequent verified diagnosis of certain Covered Conditions as shown in the table below. 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.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit Amount** and is 3 times the amount of your Benefit Amount. This means that you can receive multiple benefit payments until you reach the maximum of \$30,000, \$60,000, \$90,000, \$45,000, and \$120,000.

Please refer to the table below for the percentage benefit payable for each Covered Condition.

| Covered Conditions* | Initial Benefit | Recurrence Benefit |
|-------------------------------------|------------------------|-------------------------|
| Benign Brain Tumor | 100% of Benefit Amount | 100% of Initial Benefit |
| Cancer (Invasive) | 25% of Benefit Amount | 100% of Initial Benefit |
| Cancer (Non-invasive) | 100% of Benefit Amount | 100% of Initial Benefit |
| Coma | 100% of Benefit Amount | 100% of Initial Benefit |
| Coronary Artery Bypass Graft (CABG) | 50% of Benefit Amount | 100% of Initial Benefit |
| Heart Attack | 100% of Benefit Amount | 100% of Initial Benefit |
| Severe Burn | 100% of Benefit Amount | 100% of Initial Benefit |
| Stroke | 100% of Benefit Amount | 100% of Initial Benefit |



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| | | |
|---|--|------|
| ALS | 100% of Benefit Amount | None |
| Alzheimer's Disease | 100% of Benefit Amount | None |
| Kidney Failure | 100% of Benefit Amount | None |
| Loss of: Ability to Speak; Hearing; or Sight | 100% of Benefit Amount | None |
| Major Organ Transplant Benefit | 100% of Benefit Amount | None |
| Multiple Sclerosis | 100% of Benefit Amount | None |
| Muscular Dystrophy | 100% of Benefit Amount | None |
| Paralysis of 2 or More Limbs | 100% of Benefit Amount | None |
| Parkinsons Disease (Advanced) | 100% of Benefit Amount | None |
| Skin Cancer | 5% of Benefit Amount (not less than \$250) | None |
| Sudden Cardiac Arrest | 100% of Benefit Amount | None |
| Systemic Lupus Erythematosus (SLE) | 100% of Benefit Amount | None |
| Childhood Disease Category | | |
| Cerebral Palsy | 100% of Benefit Amount | None |
| Cleft Lip or Cleft Palate | 100% of Benefit Amount | None |
| Cystic Fibrosis | 100% of Benefit Amount | None |
| Diabetes (Type 1) | 100% of Benefit Amount | None |
| Down Syndrome | 100% of Benefit Amount | None |
| Sickle Cell Anemia | 100% of Benefit Amount | None |
| Spina Bifida | 100% of Benefit Amount | None |
| Infectious Disease Category | | |
| <i>For a benefit to be payable, the covered person must have been treated for the disease in a hospital for [5] consecutive days.</i> | | |
| Bacterial Cerebrospinal Meningitis | 25% of Benefit Amount | None |
| Diphtheria | 25% of Benefit Amount | None |
| Encephalitis | 25% of Benefit Amount | None |
| Legionnaire's Disease | 25% of Benefit Amount | None |
| Malaria | 25% of Benefit Amount | None |
| Necrotizing Fasciitis | 25% of Benefit Amount | None |
| Osteomyelitis | 25% of Benefit Amount | None |
| Rabies | 25% of Benefit Amount | None |
| Tetanus | 25% of Benefit Amount | None |
| Tuberculosis | 25% of Benefit Amount | None |

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Example of How Benefits are Paid

The example below illustrates an employee who elected a Benefit Amount of \$10,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$30,000.

| Illness – Covered Condition | Payment | Total Remaining Benefit |
|--|--|-------------------------|
| Heart Attack — 1 st verified diagnosis | Initial Benefit payment of \$10,000 or 100% | \$20,000 |
| Heart Attack — 2nd verified diagnosis, two years later | Recurrence Benefit payment of \$10,000 or 100% | \$10,000 |
| Kidney Failure — first verified diagnosis, three years later | Initial Benefit payment of \$10,000 or 100% | \$0 |

Questions & Answers

Q. Who is eligible to enroll?

A. Regular active full-time and part-time (50-89.9% of 40 hours per week) support staff, faculty, and academic staff with a continued appointment of nine months or more who are actively at work along with their spouse and dependent children up to age 23 can enroll for MetLife Critical Illness Insurance coverage. Enroll for coverage at www.MSUBenefitsPlus.com. You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my critical illness coverage?

A. Coverage is paid through payroll deduction. Employees with academic year appointments will have their annual premium deducted over 8 months, while those with annual year appointments will have their annual premium deducted over 12 months. If paid bi-weekly, deductions will be taken once a month on the first bi-weekly check.

Q. What is the plan effective date?

A. The coverage effective date is 01/01/2025.

Q. If I Leave the Company, Can I Keep My Coverage?

A. Under certain circumstances, you can take your coverage with you if you leave. You must make a portability⁴ 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.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1 800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

¹ 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.

² Dependent Child coverage varies by state. Please contact MetLife for more information.

³ 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.

⁴ 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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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 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