

## Critical Illness Insurance

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

# What is critical illness insurance?



**Critical illness insurance works to complement your medical coverage** — and pays in addition to what your medical plan may or may not cover. It's coverage that provides financial support when you or a loved one becomes seriously ill. Upon diagnosis, it provides you with a lump-sum payment of \$10,000 or \$20,000 in initial benefits. The total benefit amount available is 3 times that of the initial benefit amount, which is \$30,000 or \$60,000, in the event that you or a loved one experience more than one covered condition. The payment you receive is yours to spend however you like.

### Q. What's covered under this plan?

**A.** If you meet the group policy and certificate requirements, **critical illness insurance provides you with a lump-sum payment upon diagnosis of these conditions:**

- Full Benefit Cancer<sup>1</sup>
- Partial Benefit Cancer<sup>1</sup>
- Heart Attack
- Stroke<sup>2</sup>
- Kidney Failure
- Coronary Artery Bypass Graft<sup>3</sup>
- Alzheimer's Disease<sup>4</sup>
- Major Organ Transplant
- 22 Listed Conditions<sup>5</sup> (see your Outline of Coverage for details)

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

**A.** Your plan pays an additional benefit (**Recurrence Benefit**) if a medical condition **reoccurs for:** a Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer, and Partial Benefit Cancer. 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.<sup>6</sup>

### Q. Am I eligible to enroll for this coverage?

**A.** **Yes, you can enroll both yourself and your eligible family members.**<sup>7</sup> All you need to do is enroll during the enrollment period and be actively at work.

### Q. I have a good medical plan at work, so why do I need critical illness insurance?

**A.** One of the hardest parts of managing illnesses like Cancer, Heart Attack, or Stroke is providing the support and comfort your family needs beyond the cost of care.

Even the best medical and disability income plans can leave you with extra expenses to pay for services that just aren't covered. Things like medical plan deductibles and copays, or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only some of your income is protected. The average family spends thousands of dollars in times of critical illness and recovery.<sup>8</sup> Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

**Payments may be used to help pay for expenses generally not covered by medical and disability income coverage.**



## Critical Illness Insurance

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

**A. Yes. Your critical illness coverage is guaranteed,<sup>9</sup>** regardless of your health. You just 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 first thought.

### Q. Are there any other benefits payable under this critical illness insurance plan?

**A. Yes. Early detection of a serious illness is important to your recovery.** We provide you with an extra \$50 annual benefit per calendar year on top of your total benefit amount when you see your physician for eligible health screenings or prevention measures.<sup>10</sup>

### Q. How do I pay for my coverage?

**A. It's easy to pay premiums through payroll deductions,** so you don't have to worry about writing any checks or missing payments.

### Q. How much will it cost?

**A. Critical illness insurance may cost less than you think.** It's designed to be an economical way to supplement your health care and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

### Q. Are benefits paid directly to me or my health care provider?

**A. Benefits will be paid directly to you,** not to the doctors, hospitals or any other health care providers. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

### 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.<sup>11</sup>

### Have other questions?

Please call MetLife directly at  
**1 800 GET-MET8**  
**1 800 438-6388**  
and talk with a benefits consultant.

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-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
2. In certain states, the Covered Condition is Severe Stroke.
3. In NJ-situated cases, the Covered Condition is Coronary Artery Disease.
4. Please review the Outline of Coverage for specific information about Alzheimer's disease.
5. 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 benefit payment of a 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; diphtheria; 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.
6. 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.
7. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
8. MetLife Accident and Critical Illness Impact Study, October 2013.
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.
10. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.
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. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. 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 or GPNP09-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.



# Facts & Stats



Recent studies have shown

Medical bills have contributed to

**58%**

of bankruptcies, while illness-related income loss contributed to 44.3%.<sup>1</sup>

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



**Tankful**

of unleaded gas for an SUV



**Monthly**

gym membership

Based on average costs at national retail chains



2 gallons of milk per week

## How it works

This illustration is based on a \$20,000 Initial Benefit Amount plan.

Illness — Covered Condition	Payment	Total Benefit Remaining
Heart Attack — 1st diagnosis	Initial Benefit payment of \$20,000 or 100%	200% (\$40,000)
Heart Attack — 2nd diagnosis (2 years later)	Recurrence Benefit payment of \$10,000 or 50%	150% (\$30,000)
Kidney Failure — 1st diagnosis (3 years later)	Initial Benefit payment of \$20,000 or 100%]	50% (\$10,000)



**MetLife Critical Illness Insurance:**  
**\$20,000**  
 Initial Benefit Amount

In this example, the covered person would get several lump-sum payments totaling **\$50,000**

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

- Over 20 covered critical illnesses, such as Cancer,<sup>2</sup> Heart Attack, Stroke,<sup>3</sup> and Kidney Failure.
- You and your eligible family members are guaranteed coverage.<sup>4</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.
- For your convenience, premiums will be automatically deducted from your paycheck.



1. Medical Bankruptcy: Still Common Despite the Affordable Care Act." David U. Himmelstein, Robert M. Lawless, Deborah Thorne, Pamela Foohey, and Steffie Woolhandler. *American Journal of Public Health*, March 1, 2019 (online Feb. 6, 2019).
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. In certain states, the Covered Condition is Severe Stroke.
4. 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.

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## Critical Illness Insurance

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

# Why critical illness insurance makes sense



## Critical illness insurance can help with unexpected expenses that may not be covered by your medical insurance

### Why do I need it?

Your medical insurance helps cover your medical bills if you get sick. But a serious illness, such as cancer,<sup>1</sup> heart attack or stroke<sup>2</sup> may bring unexpected expenses 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.<sup>3</sup>

During these uncertain economic times, critical illness insurance can become an even more important addition to your financial safety net.

### How does critical illness insurance help?

Critical illness insurance covers specific conditions such as cancer, heart attack or stroke. Plus, it:

- Provides a lump-sum payment if you are diagnosed with a covered condition

- Helps 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 less expensive 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.

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2. In certain states, the Covered Condition is Severe Stroke.
3. Kaiser Family Foundation Data Note: Americans' Challenges with Health Care Costs, 2019. <https://www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/>

MetLife Critical Illness insurance is provided under a limited group insurance policy and certificate.

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