






## Help supplement your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

-  Mortgage or rent
-  Specialists and co-pays
-  New prescriptions

### Critical Illness Insurance: Why is it so important?

Medical issues are tied to 62% of bankruptcies.<sup>1</sup> Studies also show that about 41% of adults report having debt due to medical bills.<sup>2</sup>

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

When critical illness affects your family, **you'll have the support** when it matters most **with MetLife Critical Illness Insurance.**

#### How it works

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 loved ones need it most. The extra cash can help you focus on getting back on track without worrying about finding the money to cover the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for everyday living expenses.

While recovering, Critical Illness Insurance is there to make life a little easier.

**Questions?  
Please call  
844-638-2454  
(844-MET-CHLI)**

#### Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance<sup>3</sup>
- Easy payroll deductions
- Portable coverage so you can take it with you if you change jobs or retire<sup>4</sup>

## Critical Illness Insurance

Get financial support when you or a loved one has a verified diagnosis of a covered condition.

## Critical illness insurance helps you manage expenses — so you can focus on getting well.

As long as you or your loved one meets the policy and certificate requirements, the following medical conditions are covered:<sup>5</sup>

- Cancer<sup>6</sup>
- Heart Attack<sup>7</sup>
- Stroke<sup>8</sup>
- Major Organ Transplant<sup>9</sup>
- Coronary Artery Bypass Graft<sup>10</sup>
- Kidney Failure
- Alzheimer's Disease<sup>11</sup>

Upon verified diagnosis, it provides you with an initial lump-sum payment of \$10,000, \$20,000, \$30,000 or \$40,000 depending on the amount of coverage you elect during enrollment. Spouse/Domestic Partner will be offered 100% of the employee amount and child(ren) will be offered 50% of employee benefit amount.

Your plan pays an additional one-time benefit if a medical condition reoccurs<sup>12</sup> for: Cancer<sup>6</sup>, Heart Attack<sup>7</sup> and Stroke<sup>8</sup>. 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 treatment-free period applies to Cancer conditions.

The Total Benefit Amount available to you is 5 times the Initial Benefit Amount, which could be \$50,000, \$100,000, \$150,000 or \$200,000 in initial benefits. The payment you receive is yours to spend however you like.

**With MetLife Critical Illness Insurance, you can take your coverage with you if you change jobs or retire.<sup>4</sup>**

1. "Medical Bankruptcy and the Economy" January 20, 2022. <https://www.thebalance.com/medical-bankruptcy-statistics-4154729>
2. Kaiser Family Foundation Data Note: "Americans' Challenges with Health Care Costs" July 14, 2022 <https://www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/>.
3. 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. 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 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.
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.
5. Covered Family Member means all Covered Persons as defined in the Certificate.
6. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
7. 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.
8. In NJ and NY sitused cases, the Covered Condition is Coronary Artery Disease.
9. 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.
10. Please review the Outline of Coverage for specific information about Alzheimer's disease.
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.

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.

