MetLife | Critical Illness Insurance

# Help supplement your healthcare coverage with critical illness insurance.

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



## Protect yourself, your family and your budget

Critical illnesses can happen when you least expect them—and they can be costly. Even good medical plans can leave you with big expenses. Plan deductibles, co-pays and costs for out-of-network care can add up fast. **Critical illness insurance may help protect your finances** by providing you with **one lump-sum payment** (when there is a verified diagnosis of a covered condition).

The cash can help you focus on getting back on track. Best of all, the **payment is made directly to you,** regardless of any other insurance you may have. It's yours to spend however you need, including for your or your family's everyday living expenses.

## More than 30 critical conditions covered, including:

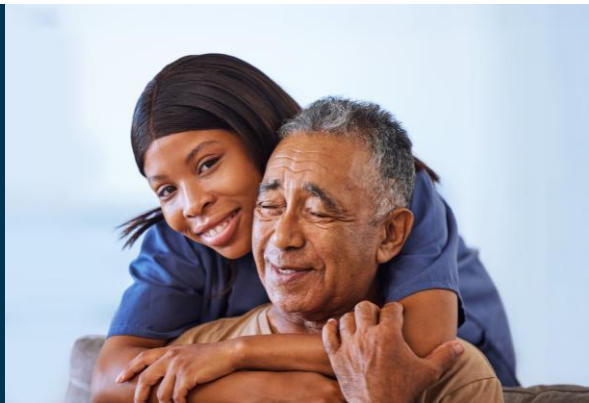
- Cancer[1]
- Kidney Failure
- Heart Attack[2]
- Major Organ Transplant[3]
- Stroke[4]
- Coronary Artery Bypass Graft[5]
- Alzheimer's Disease[6]

### The advantages of getting critical illness insurance through work:

- Competitive group rates
- Guaranteed coverage for employees, spouses and children up to age 26[8]
- No medical exam needed
- Premiums paid through payroll deductions
- Portable coverage so you can take it with you[9]

For greater security, you are covered if the medical condition (such as Cancer, Heart Attack and Stroke) should recur.[7] There are no preexisting conditions for heart attack or stroke or waiting periods between different covered conditions.

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



ADF# CI2506.20

| Illness | Covered condition | Payment | Total benefit remaining |
|---|---|---|---|
| **Heart attack** | 1st verified diagnosis | Initial payment of **$30,000** or **100%** | **200% ($60,000)** |
| **Heart attack** | 2nd verified diagnosis (2 years later) | Recurrence[7] payment of **$30,000** or **100%** | **100% ($30,000)** |
| **Kidney failure** | 1st verified diagnosis (3 years later) | Initial payment of **$30,000** or **100%** | **0% ($0)** |

You would receive three 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.

## Consider this scenario:

"Nobody would have expected me to suffer a heart attack. But one morning while teaching English class, I felt an intense shortness of breath along with pain in my jaw. Luckily, the school nurse called 911. At first, I just had to focus on getting better; the last thing I needed was to worry about finances. Critical illness insurance helped me and my family pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house while I recovered."[10]

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## Enroll at usbenefits.nov.com

**Questions? Call MetLife Customer Service.**
1-800-GET-MET8 (1-800-438-6388)

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. 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.
3. 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.
4. In certain states, the Covered Condition is Severe Stroke.
5. In certain states, the Covered Condition is Coronary Artery Disease.
6. Please review the Outline of Coverage for specific information about Alzheimer's disease.
7. 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.
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.
9. 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.
10. This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

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.

**Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166**

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