amazonbenefits

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	**$10,000, $15,000, $20,000, $25,000, $30,000, $40,000 or $50,000**	Coverage is guaranteed provided you are actively at work. [1]
Spouse/Domestic Partner[2]	**100% of the Employee's Initial Benefit**	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. [1]
Dependent Child(ren)[3]	**50% 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 Benefit**[4] for 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 same Covered Condition. There is a Benefit Suspension Period that applies to Recurrence Benefits. Recurrence benefits for a Cancer covered condition will not be paid unless the insured has not been treated, nor had symptoms for at least 365 days.

There is no maximum amount that you can receive through your Critical Illness Insurance plan.

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

Covered Conditions	Initial Benefit	Recurrence Benefit
Benign Tumor Category		-
Benign Brain Tumor	100% of Benefit Amount	100% of Initial Benefit
Cancer Category		-
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Skin Cancer	25% of Benefit Amount, but not less than $250	100% of Initial Benefit, but not less than $250
Coronary Artery Disease Category		-
Coronary Artery Bypass Graft (CABG) - *where surgery involving a median sternotomy is performed*	100% of Benefit Amount	100% of Initial Benefit
Childhood Disease Category		-
Cerebral Palsy	100% of Benefit Amount	NONE
Cleft Lip or Cleft Palate	100% of Benefit Amount	NONE
Congenital Heart Disease (for which Surgery has been recommended for treatment)	100% of Benefit Amount	NONE
Cystic Fibrosis	100% of Benefit Amount	NONE

MetLife

Critical Illness Insurance

Diabetes (Type 1)	100% of Benefit Amount	NONE
Down Syndrome	100% of Benefit Amount	NONE
Gaucher Disease (Type 2 Or Type 3)	100% of Benefit Amount	NONE
Glycogen Storage Disease (Type IV)	100% of Benefit Amount	NONE
Infantile Tay Sachs Disease	100% of Benefit Amount	NONE
Niemann-Pick Disease	100% of Benefit Amount	NONE
Pompe Disease	100% of Benefit Amount	NONE
Sickle Cell Anemia	100% of Benefit Amount	NONE
Spina Bifida	100% of Benefit Amount	NONE
Zellweger Syndrome	100% of Benefit Amount	NONE
Additional Childhood Condition Category		
Congenital Chromosomal Abnormality	25% of Benefit Amount	NONE
Congenital Metabolic Disorder	25% of Benefit Amount	NONE
Congenital Structural Defect	25% of Benefit Amount	NONE
Heart Attack Category		-
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Infectious Disease Category		-
For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 5 consecutive days.		
Anthrax	25% of Benefit Amount	NONE
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	100% of Initial Benefit
COVID-19	25% of Benefit Amount	NONE
Diphtheria	25% of Benefit Amount	100% of Initial Benefit
Encephalitis	25% of Benefit Amount	100% of Initial Benefit
Legionnaire's Disease	25% of Benefit Amount	100% of Initial Benefit
Lyme Disease	25% of Benefit Amount	NONE
Malaria	25% of Benefit Amount	100% of Initial Benefit
Necrotizing Fasciitis	25% of Benefit Amount	100% of Initial Benefit
Osteomyelitis	25% of Benefit Amount	NONE
Rabies	25% of Benefit Amount	NONE
Rocky Mountain Spotted Fever	25% of Benefit Amount	NONE
Tetanus	25% of Benefit Amount	100% of Initial Benefit
Tuberculosis	25% of Benefit Amount	100% of Initial Benefit
Typhoid Fever	25% of Benefit Amount	NONE
Kidney Failure Category		-
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant Category		-
Major Organ Transplant *For bone marrow, heart, lung, pancreas, kidney and liver*	100% of Benefit Amount	NONE
Progressive Disease Category		-
Adrenal Hypofunction (Addison's Disease)	25% of Benefit Amount	NONE
ALS	100% of Benefit Amount	NONE
Alzheimer's Disease	100% of Benefit Amount	NONE

© 2025 MetLife Services and Solutions, LLC

Critical Illness Insurance

Huntington's Disease	25% of Benefit Amount	NONE
Multiple Sclerosis	100% of Benefit Amount	NONE
Muscular Dystrophy	100% of Benefit Amount	NONE
Myasthenia Gravis	25% of Benefit Amount	NONE
Poliomyelitis	25% of Benefit Amount	NONE
Systemic Lupus Erythematosus (SLE)	100% of Benefit Amount	NONE
Systemic Sclerosis (Scleroderma)	25% of Benefit Amount	NONE
Stroke Category		-
Stroke	100% of Benefit Amount	100% of Initial Benefit

All Benefit Levels include Social Security Disability Advocacy and Advisory Service (DAS), which can be initiated regardless of the outcome of a submitted Critical Illness claim filed with MetLife. To determine if your critical illness and disability qualify for Disability Advocacy Services through SSDC, call SSDC Services Corp. at 866-587-2853.[7]

* Notes Regarding Covered Conditions

MetLife will not pay a benefit for a Covered Condition that is diagnosed prior to the coverage effective date.

- Alzheimer's Disease – Please review the Outline of Coverage for specific information about Alzheimer's disease.
- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Coronary Artery Bypass Graft – In certain states, the Covered Condition is Coronary Artery Disease.
- Heart Attack – 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.
- Infectious Disease Covered Condition Category – For an Infectious Disease Category benefit to be payable, the covered person must have been treated for the disease in a hospital for a consecutive number of days as specified in the certificate.
- Major Organ Transplant – 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.
- Stroke – In certain states, the Covered Condition is Severe Stroke.
- The following benefits are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
    - Coma
    - Congenital Heart Disease (for which Surgery has been recommended for treatment)

Example of How Benefits are Paid

The example below illustrates an employee who elected a Benefit Amount of $30,000.

Illness – Covered Condition	Payment
Heart Attack — first verified diagnosis	Initial Benefit payment of $30,000 or 100%
Kidney Failure – first verified diagnosis, two years later	Initial Benefit payment of $30,000 or 100%
Heart Attack — second verified diagnosis, four years later	Recurrence Benefit payment of $30,000 or 100%

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.

L4935004[exp1127][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC

Critical Illness Insurance

Questions & Answers

Q. Where can I learn more?

A. Learn more on Amazon's microsite – www.metlife.com/amazon or QR below.

Q. How do I enroll?

A. Enroll for coverage on Amazon's A to Z Benefits at https://atoz.amazon.work/amazonbenefits

Q. Who is eligible to enroll for this critical illness coverage?

A. All active part-time and full-time Associates, excluding temporary and seasonal employees, who are actively working in the United States along with their spouse/domestic partner and dependent children (up to age 26), can enroll for MetLife Critical Illness Insurance coverage.[1 2 3] Eligible classes include: Full-Time (class F), Part-Time (class H), Reduced Time (class R), Flex or Flexi (class X), Intern (class I), Seasonal (class M/S), or Part-Time Seasonal (class Q).

To determine if your critical illness and disability qualify for Disability Advocacy Services through SSDC, call SSDC services Corp at 866-587-2853. [7]

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

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What is the coverage effective date?

A. The coverage effective date for new enrollees is 1/1/2027, unless subject to any waiting periods that may apply. [1]

Q. How can I file a claim?

A. You can submit your claim form in the mail or by fax, online in MyBenefits and telephonically with Amazon's dedicated team. Claim form (mail or fax) – **call 800-638-2880** to request a claim form or download a copy from MyBenefits. You can mail or fax the form to the below address:

Metropolitan Life Insurance Company
Attn: Critical Illness Insurance Produce
P.O. Box 80826 Lincoln, NE 68501-0826
Fax Number: 1-855-306-7350

- **Telephonic** – call 800-638-2880 to submit your claim and HIPAA voice authorization telephonically.
- **MyBenefits (online)** – download, complete and submit the claim form online in MyBenefits at https://mybenefits.metlife.com
- **Email -** You can email your claim form and supporting medical information to Amazon's dedicated mailbox at AmazonSuppHealth@metlifeservices.com

Q. What is needed to file a claim?

A. To file a Critical Illness claim, you will need to provide authorization for the release of any medical information necessary to process your claim. Your provider will need to provide the following details to support your claim:

- Patient Information – name, address, date of birth, gender, and contact information
- Condition Information – condition diagnosed and/or treated for, date of diagnosis and first consult for condition, and any previous treatment details
- Contact information for any referring and other treating physicians for illness (if applicable)
- Medical provider signature and medical specialty details

You can find your certificate number by logging in to MyBenefits or by **calling Amazon's dedicated team at 800-638-2880**. To locate your certificate in MyBenefits, once logged-in, choose benefit under the "My Accounts Page." Locate any correspondence and/or your certificate under the "Correspondence" tab. When calling MetLife, please be prepared to provide personal information such as name, social security, personal identification number or address.

Medical information needed is dependent upon diagnosis, however may consist of itemized invoices/bills, admission and discharge papers from hospital, x-rays, treatment plan details, referral details, death certificate, autopsy, specific tests for diagnosis, hospital and rehab invoices and notes, and/or any other medical information pertinent to the claim.

Please provide any available supporting medical documentation with your claim. If any additional medical documentation is needed, MetLife will assist in obtaining this information from your provider.

L4935004[exp1127][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC

Critical Illness Insurance

Q. How can I update my beneficiary information on-file?

A. Amazon employees can update beneficiary information directly in the Amazon Benefits site. To add, review, or make changes, go to Benefits > Insurance > Update my dependents and beneficiaries and select the Beneficiaries tab. Keeping your beneficiaries up to date helps ensure your insurance benefits are paid according to your wishes.

Key points:

- Changes can be made at any time during the year.
- You may add or update beneficiaries and assign benefit allocations.
- Required information includes legal name, date of birth, relationship, and contact details.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.[6] You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. Amazon employees have the support of a MetLife Dedicated Team to assist with your benefits and claims-related questions. To speak with one of our experts, please call **Amazon's dedicated toll-free number at 800-638-2880** between 5:00 am – 5:00 pm PST, Monday – Friday. If employees have additional questions and need to speak with someone at Amazon, please go to **MyHR via: https//a.co/benefits.**

Q. What additional resources within Amazon may be helpful?

A. Amazon's Compassionate Care Support Services provide employees and their families with free, confidential support during challenging life events, including cancer diagnoses, caregiving responsibilities, critical illnesses, and bereavement. Dedicated concierge teams offer personalized guidance, benefits and claims support, resource navigation, advocacy, and access to legal, financial, and well-being resources. Employees can connect with specialized support programs or contact **Amazon's Compassionate Care team directly at 1-833-470-0998** (between 6:00 am – 5:00 pm PT) or visit Compassionate Care on AtoZ for *assistance and referrals tailored to your needs.

Q. How do I initiate Social Security Disability Advocacy and Advisory Services (DAS)?

A. After you have submitted a claim to MetLife, contact SSDC Services Corp. to initiate Social Security Disability Advocacy and Advisory Services (DAS) at 866-587-2853.[7]

Q. How can I provide feedback?

A. Click the link, or scan the QR code to provide MetLife with feedback on your claim and/or call center experience.

Critical Illness Survey Link

L4935004[exp1127][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC

Critical Illness Insurance

Insurance Rates

MetLife offers group rates and payment of premium through payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Monthly Premium per $10,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$0.84	$1.77	$1.65	$2.58
25–29	$1.18	$2.43	$1.99	$3.24
30–34	$2.00	$4.06	$2.81	$4.87
35–39	$3.12	$6.43	$3.93	$7.24
40–44	$5.14	$10.43	$5.87	$11.26
45–49	$7.75	$15.73	$8.58	$16.55
50–54	$11.75	$23.43	$12.60	$24.28
55–59	$16.88	$33.50	$17.73	$34.36
60–64	$24.94	$49.49	$25.68	$50.37
65–69	$36.03	$70.65	$36.88	$71.50
70+	$54.33	$107.35	$55.18	$108.20

Monthly Premium per $15,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$1.24	$2.62	$2.45	$3.83
25–29	$1.73	$3.58	$2.94	$4.79
30–34	$2.95	$5.96	$4.16	$7.17
35–39	$4.62	$9.48	$5.83	$10.69
40–44	$7.64	$15.43	$8.72	$16.66
45–49	$11.55	$23.33	$12.78	$24.55
50–54	$17.50	$34.83	$18.75	$36.08
55–59	$25.13	$49.70	$26.38	$50.96
60–64	$37.19	$73.59	$38.28	$74.87
65–69	$54.03	$105.95	$55.28	$107.20
70+	$81.48	$161.00	$82.73	$162.25

Monthly Premium per $20,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$1.64	$3.47	$3.25	$5.08
25–29	$2.28	$4.73	$3.89	$6.34
30–34	$3.90	$7.86	$5.51	$9.47
35–39	$6.12	$12.53	$7.73	$14.14
40–44	$10.14	$20.43	$11.57	$22.06
45–49	$15.35	$30.93	$16.98	$32.55
50–54	$23.25	$46.23	$24.90	$47.88
55–59	$33.38	$65.90	$35.03	$67.56
60–64	$49.44	$97.69	$50.88	$99.37
65–69	$72.03	$141.25	$73.68	$142.90
70+	$108.63	$214.65	$110.28	$216.30

L4935004[exp1127][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC

Critical Illness Insurance

Monthly Premium per $25,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$2.04	$4.32	$4.05	$6.33
25–29	$2.83	$5.88	$4.84	$7.89
30–34	$4.85	$9.76	$6.86	$11.77
35–39	$7.62	$15.58	$9.63	$17.59
40–44	$12.64	$25.43	$14.42	$27.46
45–49	$19.15	$38.53	$21.18	$40.55
50–54	$29.00	$57.63	$31.05	$59.68
55–59	$41.63	$82.10	$43.68	$84.16
60–64	$61.69	$121.79	$63.48	$123.87
65–69	$90.03	$176.55	$92.08	$178.60
70+	$135.78	$268.30	$137.83	$270.35

Monthly Premium per $30,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$2.44	$5.17	$4.85	$7.58
25–29	$3.38	$7.03	$5.79	$9.44
30–34	$5.80	$11.66	$8.21	$14.07
35–39	$9.12	$18.63	$11.53	$21.04
40–44	$15.14	$30.43	$17.27	$32.86
45–49	$22.95	$46.13	$25.38	$48.55
50–54	$34.75	$69.03	$37.20	$71.48
55–59	$49.88	$98.30	$52.33	$100.76
60–64	$73.94	$145.89	$76.08	$148.37
65–69	$108.03	$211.85	$110.48	$214.30
70+	$162.93	$321.95	$165.38	$324.40

Monthly Premium per $40,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$3.24	$6.87	$6.45	$10.08
25–29	$4.48	$9.33	$7.69	$12.54
30–34	$7.70	$15.46	$10.91	$18.67
35–39	$12.12	$24.73	$15.33	$27.94
40–44	$20.14	$40.43	$22.97	$43.66
45–49	$30.55	$61.33	$33.78	$64.55
50–54	$46.25	$91.83	$49.50	$95.08
55–59	$66.38	$130.70	$69.63	$133.96
60–64	$98.44	$194.09	$101.28	$197.37
65–69	$144.03	$282.45	$147.28	$285.70
70+	$217.23	$429.25	$220.48	$432.50

L4935004[exp1127][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC

Critical Illness Insurance

Monthly Premium per $50,000 of Coverage

Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Children
<25	$4.04	$8.57	$8.05	$12.58
25–29	$5.58	$11.63	$9.59	$15.64
30–34	$9.60	$19.26	$13.61	$23.27
35–39	$15.12	$30.83	$19.13	$34.84
40–44	$25.14	$50.43	$28.67	$54.46
45–49	$38.15	$76.53	$42.18	$80.55
50–54	$57.75	$114.63	$61.80	$118.68
55–59	$82.88	$163.10	$86.93	$167.16
60–64	$122.94	$242.29	$126.48	$246.37
65–69	$180.03	$353.05	$184.08	$357.10
70+	$271.53	$536.55	$275.58	$540.60

Rates will increase when a Covered Person reaches a new age band. Rates are subject to change.

[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] Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
[3] Dependent Child coverage varies by state. Please contact MetLife for more information.
[4] 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.
[5] Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
[6] 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.
[7]Social Security Disability Advocacy and Advisory Services (DAS) are provided by SSDC Services Corp. SSDC Services Corp. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife. The Social Security Disability Advocacy and Advisory Service (DAS) Benefit is provided to employees enrolled in the Critical Illness or Personal Accident insurance you purchase. These services are provided by SSDC Services Corp., and DAS is a subscription service available to employees enrolled in the Critical Illness or Personal Accident insurance you purchase. The services are provided by SSDC Services Corp., and DAS is a subscription service available in all 50 states and is not subject to insurance regulations

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.

L4935004[exp1127][All States and][All Territories]© 2025 MetLife Services and Solutions, LLC