

Critical Illness Insurance Plan Summary

COVERAGE OPTIONS

Critical Illness Insurance with Social Security Disability Advocacy and Advisory Service (DAS) ⁹		
Eligible Individual	Initial Benefit	Requirements
Employee	\$10,000, \$25,000, or \$50,000	Coverage is guaranteed provided you are actively at work. ³
Spouse/Domestic Partner¹	100% employee election	An employee must be enrolled for coverage for their Spouse / Domestic Partner to be eligible for coverage. Spouses / domestic are not subject to any medical restrictions.
Dependent Child(ren)²	50% employee election	An employee must be enrolled for coverage for their Dependent Child(ren) to be eligible for coverage. Child(ren) are eligible for coverage from birth to age 26. Dependent child(ren) are not subject to any medical restrictions.

BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit⁴ for the following Covered Conditions: Full Benefit Cancer, Partial Benefit Cancer, Heart Attack, Stroke, and Coronary Artery Bypass Graft. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. After a covered condition occurs, there is a 90 day Benefit Suspension Period during which the plan does not pay Recurrence benefits. The Benefit Suspension Period does not apply to first occurrences of distinct Covered Conditions. Recurrence Benefits for Full Benefit Cancer or Partial Benefit Cancer will not be paid unless the insured has not been treated, nor had symptoms for at least 365 days.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit Amount**. There is no lifetime Maximum for the Total Benefits you may receive while insured under the plan.

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

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer ⁵	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer ⁵	100% of Initial Benefit	100% of Initial Benefit
Skin Cancer	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke ⁶	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
Alzheimer's Disease ⁷	100% of Initial Benefit	Not applicable
7 Listed Conditions	100% of Initial Benefit	Not applicable
15 Listed Conditions	25% of Initial Benefit	Refer to Certificate



7 Listed Conditions

MetLife Critical Illness Insurance will pay 100% of the Initial Benefit amount when a covered person is diagnosed with one of the 7 Listed Conditions. A Covered Person may only receive one benefit payment for a listed condition in his/her lifetime. The Listed Conditions are: Amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebral palsy; cystic fibrosis; multiple sclerosis (definitive diagnosis); muscular dystrophy; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE).

15 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 15 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. Refer to your Certificate or Outline of Coverage for Listed Conditions with Recurrence Benefits. The Listed Conditions are: Addison’s disease (adrenal hypofunction); cerebrospinal meningitis (bacterial); diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; systemic sclerosis (scleroderma); tetanus; and tuberculosis.

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$10,000.

Illness – Covered Condition	Payment
Heart Attack – first diagnosis	Initial Benefit payment of \$10,000 or 100%
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$10,000 or 100%
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$10,000 or 100%

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.⁹ To determine if your critical illness and disability qualify for Disability Advocacy Services through SSDC, call SSDC Services Corp. at 866-587-2853.

INSURANCE RATES

MetLife offers competitive group rates and convenient 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 for Employee Only - Rate per \$1,000 Coverage⁹

Employee Attained Age	\$10,000	\$25,000	\$50,000
<25	\$0.97	\$2.32	\$4.57
25–29	\$1.26	\$2.91	\$5.66
30–34	\$2.10	\$4.95	\$9.70
35–39	\$3.23	\$7.73	\$15.23
40–44	\$5.48	\$13.28	\$26.28
45–49	\$8.30	\$20.30	\$40.30
50–54	\$12.79	\$31.24	\$61.99
55–59	\$18.65	\$45.50	\$90.25
60–64	\$27.46	\$67.36	\$133.86
65–69	\$40.95	\$102.30	\$204.55
70+	\$61.55	\$153.80	\$307.55



Monthly Premium for Employee + Spouse - Rate per \$1,000 Coverage⁹

Employee Attained Age	\$10,000	\$25,000	\$50,000
<25	\$2.14	\$5.14	\$10.14
25-29	\$2.45	\$5.75	\$11.25
30-34	\$4.10	\$9.50	\$18.50
35-39	\$6.65	\$15.65	\$30.65
40-44	\$10.95	\$26.10	\$51.35
45-49	\$16.73	\$40.28	\$79.53
50-54	\$24.84	\$60.24	\$119.24
55-59	\$36.35	\$87.65	\$173.15
60-64	\$52.73	\$128.03	\$253.53
65-69	\$76.90	\$192.10	\$384.10
70+	\$116.50	\$291.10	\$582.10

Monthly Premium for Employee + Child(ren) – Rate per \$1,000 Coverage⁹

Employee Attained Age	\$10,000	\$25,000	\$50,000
<25	\$1.99	\$4.84	\$9.59
25-29	\$2.18	\$5.18	\$10.18
30-34	\$2.92	\$6.97	\$13.72
35-39	\$4.16	\$10.01	\$19.76
40-44	\$6.43	\$15.58	\$30.83
45-49	\$9.25	\$22.60	\$44.85
50-54	\$13.79	\$33.59	\$66.59
55-59	\$19.54	\$47.59	\$94.34
60-64	\$28.25	\$69.20	\$137.45
65-69	\$41.85	\$104.40	\$208.65
70+	\$62.45	\$155.90	\$311.65

Monthly Premium for Employee + Family – Rate per \$1,000 Coverage⁹

Employee Attained Age	\$10,000	\$25,000	\$50,000
<25	\$2.86	\$6.91	\$13.66
25-29	\$3.27	\$7.77	\$15.27
30-34	\$5.03	\$11.78	\$23.03
35-39	\$7.67	\$18.17	\$35.67
40-44	\$11.80	\$28.15	\$55.40
45-49	\$17.58	\$42.33	\$83.58
50-54	\$25.84	\$62.59	\$123.84
55-59	\$37.27	\$89.77	\$177.27
60-64	\$53.78	\$130.43	\$258.18
65-69	\$77.79	\$194.19	\$388.19
70+	\$117.49	\$293.44	\$586.69



QUESTIONS & ANSWERS

How do I enroll?

Enroll for coverage on Amazon's Network at www.benefits.amazon.com, or Off-Network at www.amazon.ehr.com.

Who is eligible to enroll?

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.³

To determine if your critical illness and disability qualify for Disability Advocacy Services through SSDC, call SSDC Services Corp. at 866-587-2853.⁹

How do I pay for coverage?

Coverage is paid through convenient payroll deduction.

What is the coverage effective date?

The coverage effective date is 4/1/2019.

If I Leave the Company, Can I Keep My Coverage?⁸

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

Who do I call for assistance?

Contact the Benefits Service Center Call Center at 866-644-2696, Monday through Friday from 5:00 a.m. to 6:00 p.m., PST.

How do I initiate Social Security Disability Advocacy and Advisory Services (DAS)?⁹

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.

Footnotes:

¹ Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

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

³ Coverage is guaranteed provided the employee is actively at work 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.

⁴ 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.

⁵ 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.

⁶ In certain states, the covered condition is Severe Stroke.

⁷ Please review the Outline of Coverage for specific information about Alzheimer's disease.

⁸ 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.

⁹ 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 in all 50 states and is not subject to insurance regulations

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 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 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.



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