

Critical Illness

Coverage that helps ensure you and your family have the financial support to help with unexpected expenses of a serious illness, such as those that may not be covered by your medical plan.

Frequently Asked Questions



Q. Tell me about the plan.

A. MetLife Critical Illness Insurance provides you with a lump-sum benefit in the event you or a Covered Family Member is diagnosed with one of the following medical conditions (as they are defined by the group certificate):

- Cancer¹
- Heart Attack²
- Stroke³
- Coma⁴
- Severe Burn⁴
- Major Organ Transplant⁵
- Coronary Artery Bypass Graft⁶
- Kidney Failure
- Benign Brain Tumor
- Loss of: Ability to Speak; Hearing; or Sight⁴
- Paralysis⁴
- COVID-19
- 2 Childhood Diseases
- 3 Progressive Diseases

In addition, the plan also offers the following additional benefits:

- MetLife provides an annual **health screening benefit⁷ of \$50 per calendar year** for taking one of the eligible screening/prevention measures. This would be in addition to the Benefit Amount payable for the previously mentioned covered conditions.⁷
- Finally, the insured will receive a **combination of initial payments and recurrence payments** with no total lifetime maximum.

You can use the lump-sum payment in any way that you want.

Q. What are my coverage options?

A. Employee: Benefit of \$10,000, \$20,000, \$30,000, \$40,000, or \$50,000
Spouse/Domestic Partner⁸ 50% of Employee Amount
Dependent Child(ren)⁹: 50% of Employee Amount

Q. Can I enroll without having to take a medical exam?

A. Yes, provided you are actively at work, your enrollment is guaranteed.¹⁰

Payments are made directly to you and may be used any way that you see fit, for instance, to cover expenses such as childcare, mortgage payments, copays, deductibles or out-of-network treatment.



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Q. How does the MetLife Critical Illness plan work?

A. If you are diagnosed with one of the Covered Conditions and meet all the group certificate requirements, you will receive an Initial Benefit up to 100% of the Selected Benefit Amount for the covered condition. Your plan pays a Recurrence Benefit¹¹ equal to the Initial Benefit for the following Covered Conditions: Heart Attack,² Stroke,³ Coronary Artery Bypass Graft,⁶ Benign Brain Tumor, Invasive Cancer, Non-Invasive Cancer,¹ Coma,⁴ Paralysis,⁴ COVID-19, and Severe Burn.⁴ A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences. A Recurrence Benefit is payable 1 time per Covered Condition. There is no waiting period for coverage.

Q. How much does the plan cost?

A. Please check with your plan administrator for further details or call 1 800 GET-MET8.

Q. How can I get more information?

A. You may access your certificate of coverage on the MyBenefits website with detailed information about your plan starting 1/1/2021.

Have other questions?

Please call MetLife directly at
1 800 438-6388
and talk with a benefits consultant
Monday - Friday
8 am to 8 pm (ET).

With competitive employee rates, you can get critical illness insurance for less than the cost of a monthly gym membership.*

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 certain states the Covered Condition is Severe Stroke.
4. Coma, Loss of: Ability to Speak; Hearing; or Sight, Paralysis are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
5. 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. Refer to the Certificate for which organs are covered. In some states, the condition is Major Organ Failure.
6. In certain states, the Covered Condition is Coronary Artery Disease.
7. The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
8. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
9. Dependent Child coverage varies by state. Please contact MetLife for more information.
10. 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.
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.

*Based on average costs at national retail chains.

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

