

## Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that many not be covered by your medical plan.

# Critical illness insurance: why is it important?



When critical illness affects your family, you'll have the support you need when it matters most.

While experts recommend that families keep several months of living expenses set aside to help in an emergency, a general rule of thumb is to save enough to cover 3–6 months' worth of expenses.<sup>1</sup>

Even if you have medical and disability insurance, there can be financial gaps in your coverage. Disability income may only cover a portion of your income, and medical insurance can possibly leave you with some extra expenses. You would have to cover deductibles, copays, extra costs for out-of-network care, and non-covered services such as alternative treatments.

The No. 1 reason for bankruptcy is due to medical bills.<sup>2</sup> 1 in 5 working age Americans with health insurance have trouble paying off their medical bills.<sup>3</sup>

### 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 family need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

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 your or your family's everyday living expenses.

Whatever you need while recovering, critical illness insurance is there to make life a little easier.

If you or a covered family member<sup>6</sup> are diagnosed with a medical condition, MetLife Critical Illness Insurance provides you with a lump-sum payment to help out.

### Enroll today!

For questions, please call MetLife at  
1 800 GET-MET8  
1 800 438-6388

### Why should I enroll now?

- Competitive employee rates
- Guaranteed acceptance<sup>5</sup>
- Easy payroll deduction
- Portable coverage so you can take it with you if you change jobs or retire<sup>4</sup>



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

### 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:

- Full Benefit Cancer<sup>7</sup>
- Partial Benefit Cancer<sup>7</sup>
- Heart Attack
- Stroke<sup>8</sup>
- Coronary Artery Bypass Graft<sup>9</sup>
- Kidney Failure
- Alzheimer's Disease<sup>10</sup>
- Major Organ Transplant
- 22+ Listed Conditions<sup>11</sup>

Your plan pays a recurrence benefit if a medical condition occurs again for the following conditions: heart attack, stroke, coronary artery bypass graft, full benefit cancer, partial benefit cancer. A recurrence benefit is only available if initial benefit of a covered condition has been paid. And, there is a benefit suspension period (waiting period) between recurrences.<sup>12</sup>

1. [www.bankrate.com/banking/savings/starting-an-emergency-fund/](http://www.bankrate.com/banking/savings/starting-an-emergency-fund/) How to start (and build) an emergency fund, Accessed July 2018
2. [www.thebalance.com/medical-bankruptcy-statistics-4154729](http://www.thebalance.com/medical-bankruptcy-statistics-4154729), Medical Bankruptcy and the Economy, Accessed May 2018.
3. [www.natlbkruptcy.com/us-medical-debt-statistics/](http://www.natlbkruptcy.com/us-medical-debt-statistics/), 10 Statistics about US Medical Debt that Will Shock You. Accessed Nov. 2018.
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. Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described 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. For CA situated 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 are not subject to medical restrictions as set forth on the enrollment form and in the Certificate
6. Eligible Family Members mean all persons eligible for coverage as defined in the Certificate.
7. Please review the 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.
8. In certain states, the Covered Condition is Severe Stroke.
9. In NJ situated cases, the Covered Condition is Coronary Artery Disease.
10. Please review the Outline of Coverage for specific information about Alzheimer's disease.
11. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
12. 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.

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 may vary by state. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII 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 or GPNP14-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.

