MetLife | Critical Illness Insurance

BNY

Help protect yourself, your family and your budget from the financial impact of a critical illness.



Why critical illness insurance matters

Contrary to what many people believe, medical insurance may only cover a portion of the expenses associated with treating a serious illness. Plus, additional costs that often come with recovering, like childcare, transportation and grocery delivery, may be left up to you. Critical illness insurance can provide you with a benefit that's yours to use as you see fit, regardless of what any other insurance may or may not cover.

Handling the emotions that come up when experiencing illnesses such as a cancer[1] diagnosis, heart attack[2] or stroke[3] is difficult enough. Worrying about your financial stability on top of this can obviously be overwhelming. With critical illness insurance, MetLife can help you and your family have the coverage necessary to completely focus on healing during a difficult time.

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

New plan option for 2027! Enhance your coverage with the Cancer Support Benefit

Our support extends beyond financial protection. Through MetLife Critical Illness coverage, you have access to Private Health Management (PHM). PHM's independent team of experts can help you understand a cancer diagnosis, discuss treatment options, coordinate care across specialists, and provide support throughout recovery. To learn more visit **myphmcare.com/metlife. See additional documents for more information on PHM's Cancer Support.**

An example of how critical illness insurance can help.

*Tricia never would have expected to suffer a heart attack. But one day while teaching English class, she felt an intense shortness of breath and pain in her jaw. Luckily, the school nurse called 911. The last thing Tricia needed was to worry about finances—she just had to focus on getting better. Critical illness insurance helped Tricia pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house, while she recovered.**

Help supplement your healthcare coverage with critical illness insurance.

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

Financial support so you can focus on getting well.

Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum benefit payment—one convenient payment all at once—when you or your family may need it most. The extra money can help you focus on getting back on track—without worrying about finding the money to cover some of your expenses.

Best of all, the benefit payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

While recovering, critical illness insurance is there to help make things a little easier.

When it comes to critical illnesses…

For less than the monthly cost of your daily coffee fix,[4] you can get coverage for you and your family.



Get financial support when you or a loved one becomes seriously ill.

Your benefits in action

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Call, visit **mybenefits.metlife.com** or download the MetLife mobile app to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days[5]. You only need one claim form per critical illness, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

To enroll in this benefit, visit **https://www.voluntarybenefits-bny.com/**

Supplement your healthcare coverage with MetLife Critical Illness Insurance.

Benefit overview	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 may need it most.
Why is it needed?	Pay for whatever you need, including expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.
Coverage options	• **Critical Illness Plan** • **Critical Illness Plan with Cancer Support** $10,000, $20,000, $30,000 or **New for 2027! $50,000**
Who is covered?	You can enroll both yourself and eligible family members.[6] All you need to do is enroll during your enrollment period and be actively at work.[7] • Employee (100% of coverage amount) • Employee + 1 Dependent • Employee + 2 or more Dependents(Dependents covered at 50% of coverage amount)
Covered conditions	If you meet the group policy and certificate requirements, **critical illness insurance provides you with a lump-sum payment upon a verified diagnosis of any of these conditions**: • Invasive cancer[1] • Non-Invasive cancer[1] • Kidney failure • Heart attack[2] • Stroke[3] • Major organ transplant[8] • Coronary artery bypass graft[9] • Alzheimer's disease[10] • Coma[11] • Severe burn[11] • Paralysis[11] • Sudden cardiac arrest • 7 childhood diseases • 10 infectious diseases • 6 progressive diseases • Benign brain tumor • Loss of ability to speak, hear or see[11] Your plan pays a Recurrence Benefit[12] for certain conditions. Please see your plan summary for details.
Cost of coverage	• Competitive group rates • Costs will be based on your coverage option and who you're covering under your plan. View rates at https://www.voluntarybenefits-bny.com/[13]
Guaranteed coverage	You and your family members are guaranteed[7] coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.
Additional value and services	**Health Screening Benefits[14]** **Early detection of a serious illness is important to your recovery.** We provide you with an extra $50 annual benefit per calendar year on top of your total benefit amount when you see your physician for eligible health screenings or prevention measures.[14]

Frequently Asked Questions

I have a medical plan at work, so why do I need critical illness insurance?

A. Even the best medical and disability income plans can leave you with extra expenses like medical plan deductibles, co-pays or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people aren't prepared to handle the extra costs that can come with a critical illness, so having this extra cash as a lump-sum payment may mean less worry for you and your family.

Can I enroll for this insurance without having a medical exam?

A. **Yes. Your critical illness coverage is guaranteed,**[7] regardless of your health. You need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

What happens if I have a recurrence?

A. **Your plan pays an additional benefit (Recurrence Benefit) if a medical condition reoccurs for** benign brain tumor, invasive cancer, non-invasive cancer, heart attack, stroke, coronary artery bypass graft, coma and severe burn. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition,[12] and there is a benefit suspension period (or waiting period) between recurrences.[12] Also, a 90-day treatment-free period applies to invasive and non-invasive cancer.

Are benefits paid directly to me or my healthcare provider?

A. **Benefits will be paid directly to you,** not to doctors, hospitals or any other healthcare providers. There's no need to coordinate with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover or pay.

When does my coverage begin?

A. **Your coverage starts on January 1.** There are no waiting periods for critical illness insurance benefits to begin.

How do I pay for my coverage, and how much will it cost?

A. **You pay premiums through payroll deductions,** so you don't have to worry about writing any checks or missing payments. **Critical illness insurance is designed to supplement your healthcare and disability plans and may be more affordable than you think.** Exact rates can be found in the enrollment materials provided by your employer.

If my employment status changes, can I take my coverage with me?

A. **Yes. This coverage is portable, meaning you can take it wherever you go.** Your coverage will only end if you stop paying your premium or your employer offers you similar coverage with a different insurance carrier.[15]

To enroll in this benefit, visit https://www.voluntarybenefits-bny.com/
Questions? Call 1-800-GET-MET8 (1-800-438-6388)

* 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.

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. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Updated May 2025.
5. Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean".
6. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
7. 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. Additional restrictions may apply to dependents serving in the armed forces or living overseas.
8. 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.
9. In certain states, the Covered Condition is Coronary Artery Disease.
10. Please review the Outline of Coverage for specific information about Alzheimer's disease.
11. Coma; Paralysis; Severe Burn; and Loss of: Ability to Speak, Hearing, Sight are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
12. 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.
13. Coverage may not be canceled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate change made on a class-wide basis. The plan may include a Benefit Reduction Due to Age provision. Coverage is guaranteed renewable provided: (1) premiums are paid as required under the Certificate; and (2) in a situation where the Group Policy ends, it is not replaced by a substantially similar critical illness policy as described in the Certificate.
14. The Health Screening Benefit may not be available in all states.
15. 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.

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.

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