MetLife | Cancer Support Benefit

BNY

Private Health Management

A Personal Care Team you can count on

Get additional support for a cancer diagnosis and throughout recovery

You don't have to face cancer alone. Your MetLife Critical Illness coverage includes support through Private Health Management (PHM), a care management company that helps individuals facing serious medical conditions like cancer. By connecting clients with top specialists, advanced diagnostics and personalized treatment plans, PHM empowers confident decisions and better treatment outcomes.

How PHM can assist you and your family



1 Understand your diagnosis

Your Personal Care Team brings together clinical, scientific, and logistical specialists who work with you to help navigate the details of your diagnosis and treatment process.

2 Explore your options

Get help identifying the most effective treatments and diagnostic tests to develop a care plan that feels right for you. Your Personal Care Team can help you find specialists, gather medical records and obtain second opinions.

3 Get ongoing support and education

Stay on track with your care plan with help from your Personal Care Team. They'll monitor your progress throughout treatment while providing expert guidance and support along the way.

We're here for you

Scan the QR code or call 833-240-4160 to explore additional cancer support offered by Private Health Management.

Visit **myphmcare.com/metlife**

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Frequently Asked Questions

Is there a cost for PHM services?

There is no additional cost for the Cancer Support Benefit. It's included with your MetLife Critical Illness coverage and is available after an approved invasive cancer claim.

Who can use this benefit?

This benefit is available to employees who elect Critical Illness coverage, and their covered dependents, at the qualifying coverage level for their plan.

How do I get started with PHM?

If you've submitted a claim for a covered cancer and it was approved, your MetLife Claim Advocate can help facilitate an introduction with PHM to answer any questions about the services they provide. You can also visit myphmcare.com/metlife to schedule a call or contact them directly at **833-240-4160**.

How can PHM help me?

Your Personal Care Team can offer emotional and practical support, such as:

- Organizing, compiling and managing medical records
- Helping find specialists and arranging second opinions
- Helping you monitor your progress
- Advising on ongoing care, lifestyle changes and/or managing side effects
- Ensuring everyone on your team stays well informed about your treatment

How does this benefit work?

This benefit offers access to special clinical and research resources to help you understand what to expect throughout your course of treatment.



A community of care

To learn more about PHM and see real stories of how they've supported individuals and families, please visit **myphmcare.com/metlife**

The Cancer Support Benefit does not provide cancer treatment. Courses of treatment should be discussed and decided between patient and physician.

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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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 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 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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