MetLife | Critical Illness Insurance

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



To enroll in these benefits, call **1-800-GET-MET8 (1-800-438-6388).**

## Why critical illness insurance matters

Contrary to what many people may 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 are also a concern. Critical illness insurance can provide you with a benefit that can help you pay for unexpected expenses, regardless of whether they are covered by your existing medical insurance or not.

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

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

**An example of how critical illness insurance can help.**

*"I never would have expected to suffer a heart attack. But one day while teaching English class, I felt an intense shortness of breath and pain in my jaw. Luckily, the school nurse called 911. The last thing I needed was to worry about finances — I just had to focus on getting better. Critical illness insurance helped me pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house, while I recovered."* [3]

# 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.

And 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 cost of your daily coffee,[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 [5] are typically processed within 10 business days. 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.

# Supplement your healthcare coverage with MetLife Critical Illness Insurance.

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| **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. Examples include co-pays, deductibles, childcare, mortgage, groceries and experimental treatments. |
| **Who is covered?** | You can enroll yourself and eligible family members.[6] All you need to do is enroll during your enrollment period and be actively at work.[7]<br>• Employee only<br>• Employee and eligible family members |
| **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 specific conditions.**<br><br>Your plan pays a Recurrence Benefit[12] for certain conditions. Please see your Plan Summary for details. |
| **Cost of coverage** | • Competitive group rates<br>• Costs will be based on your coverage option and who you're covering under your plan. |
| **Guaranteed coverage** | You and your family members are guaranteed[8] coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer. |

# 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 a one-time Recurrence Benefit per covered condition for the following covered conditions:** heart attack, stroke, coronary artery bypass graft, full benefit cancer and partial benefit cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the covered condition and there is a benefit suspension period between recurrences.[12]

### How do I pay for coverage and how much is it?

**A.** **You pay premiums conveniently through payroll deductions, which may be more affordable than you think.** Critical illness insurance is designed to supplement your healthcare and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

### 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. Benefits are paid regardless of what other insurance plans may cover or pay.

### When does my coverage begin?

**A.** **Your coverage starts on the effective date.** There are no waiting periods for critical illness insurance benefits to begin.

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

**A.** **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.[13]

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1. 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. Individuals covered under an NY certificate receive a Skin Cancer benefit. For NH residents, there is an initial benefit of $100 for all other Cancers.
2. In certain states, the Covered Condition is Severe Stroke.
3. This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.
4. https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States. Updated November 2024.
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" claims.
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 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 apply to dependents serving in the armed forces or living overseas.
8. In certain states, the Covered Condition is Coronary Artery Disease.
9. You will receive an additional lump sum payment of 100% of your Initial Benefit Amount for Major Organ Transplant. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.
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 for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for one 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. There is a Benefit Suspension Period between Recurrences. The length of the Benefit Suspension Period varies by state. 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. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
13. 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. In most states, there is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information.

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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