MetLife | Critical Illness Insurance



Help supplement your healthcare coverage with critical illness insurance.

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

What is critical illness insurance?

It is coverage that helps provide financial support when you or a loved one becomes seriously ill. It works to supplement your medical coverage—and pays in addition to what your medical plan may or may not cover. Upon verified diagnosis, the insurance provides you with a lump-sum payment of **$10,000, $20,000 or $30,000** in initial benefits. The payment you receive is yours to spend however you like.

You asked. We answered.

Why sign up for critical illness insurance? Find out with some FAQs

What's covered under this plan?

A. If you meet the group policy and certificate requirements, critical illness insurance provides you with a lump-sum payment upon a verified diagnosis of these conditions:

- Cancer[1]
- Heart Attack[2]
- Stroke[3]
- Major Organ Transplant[4]
- Coronary Artery Bypass Graft[5]
- Kidney Failure
- Sudden Cardiac Arrest
- 7 Childhood Diseases
- 10 Infectious Diseases
- 6 Progressive Diseases
- And more. To see all covered conditions, review your Plan Summary.

What happens if I get sick again (have a recurrence)?

A. Your plan pays an additional benefit (recurrence benefit) if a medical condition reoccurs for certain conditions such as heart attack, stroke or many others. Please see your plan summary for details. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition,[6] and there is a benefit suspension period (or waiting period) between recurrences.[6] Also, a treatment-free period applies to cancer.

Am I eligible to enroll for this coverage?

A. Yes, you can enroll yourself and your eligible family members.[7] All you need to do is enroll during the enrollment period and be actively at work.

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

A. Yes. Your critical illness coverage is guaranteed,[8] 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.

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

A. One of the hardest parts of managing illnesses like cancer, a heart attack or a stroke is providing the support and comfort your family needs beyond the cost of care. 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 lump-sum payment may mean less worry for you and your family.

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 may cost less than you think**. It's designed to be a way to supplement your health care and disability plans. 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.[9]

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.

Is there a Wellness Benefit included in this critical illness insurance plan?

A. Yes. MetLife's Health Screening Benefit can provide early detection of a serious illness. This benefit provides an extra **$50** annual benefit per calendar year when you see your physician for eligible health screenings or prevention measures.[10]

Enroll at enrollmentsite.com
or contact your HR representative to **learn more**.

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

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. 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.
5. In certain states, the Covered Condition is Coronary Artery Disease.
6. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for information on which Covered Conditions are 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. We will not pay a benefit for a Covered Condition that is subject to the Benefit Suspension Period. We will not pay a Recurrence Benefit for either Invasive Cancer or Non-Invasive Cancer unless the Covered Person has not had symptoms of or been treated for the Invasive Cancer or Non-Invasive Cancer for which we paid a benefit during the Treatment Free Period.
7. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
8. 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. For CA-sitused 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 (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.
9. 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.
10. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

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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