

## Help supplement your healthcare coverage with critical illness insurance.

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



### Critical illness insurance: Why is it so important?

Studies show that about 41% of adults report having debt due to medical bills.<sup>1</sup> Around half of those surveyed would rely on their personal savings should they become too sick or injured to work,<sup>2</sup> but 57% of adults in the U.S. are uncomfortable with the amount of emergency savings they currently have.<sup>2</sup>

Few people are prepared for the financial consequences of surviving a critical illness. Expenses not covered by medical plans (which can cut into savings) include co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.

When critical illness affects your family, **you'll have the support** when it matters most **with MetLife Critical Illness Insurance.**

### 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 loved ones need it most. The extra cash can help you focus on getting back on track without worrying about finding the money to cover the costs of treatment.

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 everyday living expenses.

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

### Why should I enroll now?

- Competitive group rates
- Guaranteed acceptance<sup>3</sup>
- Easy payroll deductions
- Portable coverage so you can take it with you if you change jobs or retire<sup>4</sup>

*Get financial support when you or a loved one has a verified diagnosis of a covered condition.*

## 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:<sup>5</sup>

- Cancer<sup>6</sup>
- Heart Attack<sup>7</sup>
- Stroke<sup>8</sup>
- Coma<sup>9</sup>
- Severe Burn<sup>9</sup>
- Major Organ Transplant<sup>10</sup>
- Coronary Artery Bypass Graft<sup>11</sup>
- Kidney Failure
- Benign Brain Tumor
- Loss of: Ability to Speak, Hearing, or Sight<sup>9</sup>
- Paralysis<sup>9</sup>
- Sudden Cardiac Arrest
- And more. See your plan summary for full list of coverages

**Your plan pays an additional benefit if a medical condition reoccurs for specific benefits (see plan summary for full list of conditions).** A recurrence benefit is only available if the initial benefit has already been paid for the covered condition, and there is a benefit suspension period (or waiting period) between recurrences. Also, a treatment-free period applies to Cancer and Benign Tumor conditions<sup>12</sup>

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

1. Lopes, L., Montero, A., Presiado, M., Hamel, L. Americans' Challenges with Health Care Costs. Kaiser Family Foundation website. <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/>. Published March 1, 2024. Accessed June 2024.
  2. Bankrate's 2024 annual emergency savings report, <https://www.bankrate.com/banking/savings/emergency-savings-report/>. January 2024.
  3. 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.
  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. Covered Family Member means all Covered Persons as defined in the Certificate.
  6. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
  7. 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.
  8. In certain states, the Covered Condition is Severe Stroke.
  9. Coma, paralysis, severe burn and loss of ability to speak, hear and see are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
  10. 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.
  11. In certain states, the Covered Condition is Coronary Artery Disease.
  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.
- 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.