

## Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to cover expenses of a serious illness such as those that may not be covered by your medical plan.

# Critical illness insurance: why is it important?



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

While experts recommend that families keep several months of living expenses set aside to help in an emergency, a general rule of thumb is to save enough to cover 3–6 months' worth of expenses.<sup>1</sup>

The financial consequences of surviving a critical illness are something few people are prepared for. Expenses that may not be covered by medical plans, such as copays, deductibles, childcare, mortgage, groceries and experimental treatments, could cut into your savings.

**The No. 1 reason for bankruptcy is due to medical bills.<sup>2</sup> 1 in 5 working age Americans with health insurance have trouble paying off their medical bills.<sup>3</sup>**

### 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 family needs it most. The extra cash 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 payment is made directly to you, and is made regardless of any other insurance you may have. It's yours to spend however you like, including for you or your family's everyday living expenses.

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

If you or a covered family member<sup>6</sup> are diagnosed with a medical condition, MetLife Critical Illness Insurance provides you with a lump-sum payment to help out.

### Enroll today!

For questions, please call MetLife at  
**1-800-GET-MET8  
(1-800-438-6388)**

### Why should I enroll now?

- Competitive employee rates
- Guaranteed acceptance<sup>4</sup>
- Easy payroll deduction
- Portable coverage so you can take it with you if you change jobs or retire<sup>5</sup>



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**With MetLife Critical Illness Insurance, you can take your coverage with you if you change jobs or retire.<sup>4</sup>**

### 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:

- Cancer<sup>7</sup>
- Heart Attack<sup>8</sup>
- Stroke<sup>9</sup>
- Coma<sup>10</sup>
- Severe Burn<sup>10</sup>
- Major Organ Transplant<sup>11</sup>
- Coronary Artery Bypass Graft<sup>12</sup>
- Kidney Failure
- Benign Brain Tumor
- Loss of: Ability to Speak; Hearing; or Sight<sup>10</sup>
- Paralysis<sup>10</sup>
- Sudden Cardiac Arrest]
- 7 Childhood Diseases
- 10 Infectious Diseases
- 6 Progressive Diseases

**Your plan pays an additional benefit (Recurrence Benefit) if a medical condition reoccurs for:** Benign Brain Tumor, Invasive Cancer, Non-Invasive Cancer, Heart Attack, a Stroke, a 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. And there is a benefit suspension period (or waiting period) between recurrences. Also, a 90-day treatment-free period applies to Invasive and Non-Invasive Cancer.

1. [www.bankrate.com/banking/savings/starting-an-emergency-fund/](http://www.bankrate.com/banking/savings/starting-an-emergency-fund/) How to start (and build) an emergency fund, July 18, 2018.
2. [www.thebalance.com/medical-bankruptcy-statistics-4154729](http://www.thebalance.com/medical-bankruptcy-statistics-4154729), Medical Bankruptcy and the Economy, May 30, 2019.
3. [www.natlbankruptcy.com/us-medical-debt-statistics/](http://www.natlbankruptcy.com/us-medical-debt-statistics/), 10 Statistics about US Medical Debt that Will Shock You. December 14, 2017.
4. 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.
5. 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.
6. Covered Family Member means all Covered Persons as defined in the Certificate.
7. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
8. 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.
9. In certain states, the Covered Condition is Severe Stroke.
10. [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.
11. 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.
12. In certain states, the Covered Condition is Coronary Artery Disease.

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.

