

Critical Illness Insurance

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Voluntary Benefits

Critical Care Insurance

- Insurance provider: Met Life
- Provides coverage to you and your family for financial support to offset the expenses of a serious/critical illness that may not be covered by your medical plan.
- Coverage provides you with a lump-sum payment
- Two levels of benefit coverage to choose from: \$10,000 or \$20,000.
- Monthly premium rates based on coverage option, coverage amount, smoker status, and the age of the employee. See sample premiums below.

Employee Age	Monthly Premium For: \$10,000 of Coverage – Non-Smoker Rates			
	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Child(ren)
<25	\$2.70	\$4.80	\$4.80	\$6.90
25–29	\$2.90	\$5.20	\$5.00	\$7.30
30–34	\$4.20	\$7.00	\$6.30	\$9.10
35–39	\$5.60	\$9.20	\$7.70	\$11.30
40–44	\$8.10	\$13.10	\$10.20	\$15.20
45–49	\$12.30	\$19.50	\$14.40	\$21.60
50–54	\$17.80	\$28.00	\$19.90	\$30.10
55–59	\$24.90	\$39.10	\$27.00	\$41.20
60–64	\$35.40	\$55.60	\$37.50	\$57.70

Monthly Premium For: \$20,000 of Coverage – Non-Smoker Rates			
Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse + Child(ren)
\$5.40	\$9.60	\$9.60	\$13.80
\$5.80	\$10.40	\$10.00	\$14.60
\$8.40	\$14.00	\$12.60	\$18.20
\$11.20	\$18.40	\$15.40	\$22.60
\$16.20	\$26.20	\$20.40	\$30.40
\$24.60	\$39.00	\$28.80	\$43.20
\$35.60	\$56.00	\$39.80	\$60.20
\$49.80	\$78.20	\$54.00	\$82.40
\$70.80	\$111.20	\$75.00	\$115.40

- For questions or more information, call Met Life at 1(800) 438-6388.

Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that many not be covered by your medical plan.

Why is having critical illness insurance so important?



Your family's expenses will continue if and when a critical illness occurs.

Financial experts recommend having 3–9 months of living expenses set aside to help in an emergency situation¹ like undergoing a serious illness. However, with today's economy, most families don't have that kind of money in reserve.

Quality health and disability insurance plans aren't always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including:

- Health plan deductibles
- Out-of-network treatments
- Prescription copays
- Alternative treatments

Critical illnesses can happen at any age and more often than you may think. The odds of you or a family member suffering a critical illness are actually quite surprising. Studies have shown:

- 121.5 million adults in the U.S. have cardiovascular disease.²
- Every year about 790,000 Americans have a heart attack.³
- 1 out of every 3 men will develop cancer at some point in their lives.⁴
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.⁴

Critical illness insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have.

Enroll today!

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

Why should I enroll now?

- Competitive employee rates
- Your acceptance is guaranteed providing you are actively at work.⁸
- Enrollment period ends soon.
- Convenient payroll deduction



Critical Illness Insurance

How can having MetLife Critical Illness Insurance benefit you and your loved ones?

MetLife Critical Illness Insurance provides a lump-sum payment if you or a covered family member is diagnosed with one of the following medical conditions and meets the policy and certificate requirements:

Cancer,⁵ Heart Attack, Stroke,⁶ Coronary Artery Disease, Kidney Failure, Alzheimer's Disease⁷ and Major Organ Transplant. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following Covered Conditions: Cancer, Heart Attack, Stroke and Major Organ Transplant. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.

Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check mailed directly to your home. The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills like:

- Groceries
- Mortgage and car payments
- Child care
- Or any other way you want; the choice is yours

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

1. What is an emergency fund? <https://www.bankrate.com/glossary/e/emergency-fund/>, accessed July 2019.

2. Heart.org, Cardiovascular diseases affect nearly half of American adults, statistics show by American Heart Association News, Accessed, June 2019.

3. CDC, https://www.cdc.gov/heartdisease/heart_attack.htm. Accessed July 2019.

4. American Cancer Society, Lifetime Risk of Developing or Dying From Cancer. Last Revised: January 4, 2018.

5. 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. Skin Cancer is covered at 5% of the Initial Benefit Amount (but not less than \$250).

6. In certain states, the Covered Condition is Severe Stroke.

7. Please review the Outline of Coverage for specific information about Alzheimer's disease.

8. 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.

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. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. 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 be subject to benefit reductions that begin at age 65. 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 to both Attained Age and Issue Age CII 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 or 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.



Critical Illness Insurance

Coverage that can help ensure you and your family have the financial support to offset the expenses associated with a serious illness that may not be covered by your medical plan.

What is critical illness insurance?



This is coverage that can help cover the extra expenses associated with a serious illness.

When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum benefit of your choice of either \$10,000 or \$20,000 in Initial Benefits upon diagnosis. Spouse and Child will be offered 50% of the employee benefit amount if you choose to add coverage for them. The Total Benefit Amount available to you is 5 times the Initial Benefit Amount you select, either \$50,000 or \$100,000 in the event that you suffer more than one Covered Condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

Q. What types of illnesses are covered under this plan?

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

- Cancer¹
- Major Organ Transplant
- Alzheimer's Disease⁴
- Stroke²
- Coronary Artery Disease³
- Heart Attack
- Kidney Failure

Q. What happens if I am diagnosed with another covered condition?

A. Your plan pays a Recurrence Benefit equal to 100% of the Initial Benefit for a number of the Covered Conditions. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There may be a Benefit Suspension Period between Recurrences. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached. Your Total Benefit Amount is 100% of the elected Benefit Amount. There is no waiting period required for coverage. There are limitations that apply to the Recurrence Benefit.⁵

Q. Who is eligible to enroll for this coverage?

A. You and your eligible family members.⁶ You just need to enroll during your open enrollment.

Q. I have a good medical plan at work. Why do I need critical illness insurance?

A. Even quality medical and disability income plans don't always cover all of your expenses.

Roughly 1 in 5 people with health insurance report problems paying medical bills.⁷ For example, your medical coverage may have deductibles and copays and may not cover out-of-network treatments. And if you're out on disability, only a portion of your income may be covered. As a result, you may need the

Payments may be used as you see fit, for instance to help pay for expenses such as those generally not covered by medical and disability income coverage.



Critical Illness Insurance

means to cover extra medical and daily living expenses. Such costs can include deductibles, groceries, housing expenses, car payments, and more.

Q. Can I enroll for this coverage without having to take a medical exam?

A. **Yes.** Provided you are actively at work, your enrollment is guaranteed.⁸

Q. Are there any other benefits payable under this critical illness insurance plan?

A. **Yes.** This plan provides a \$50 annual benefit per calendar year for eligible health screenings/prevention measures. This benefit amount is above and beyond the Total Benefit Amount.⁹

Q. How much does critical illness insurance cost?

A. **This coverage may be more affordable than you think.** You can put this coverage in place as a way to supplement your medical and disability income plans. Exact rates can be found in the materials provided by your employer.

Q. How do I pay for my coverage?

A. **Premiums will be conveniently paid** through payroll deduction, so you never have to worry about writing a check or missing a payment.

Q. Are payments made directly to me or my health care provider?

A. **Payments will be made directly to you,** not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home and the lump sum payment can be spent any way you want.

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

A. **Yes.** This coverage is portable, meaning you can take it with you if your employment status changes.¹¹

Have other questions?

Please call MetLife directly at
1 800 GET-MET8
1 800 438-6388
and talk with a benefits consultant.

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 100% of the elected Benefit Amount.
2. In certain states, the Covered Condition is Severe Stroke.
3. In certain states, the Covered Condition is Coronary Artery Bypass Graft.
4. Please review the Outline of Coverage for specific information about Alzheimer's disease.
5. In some states we will not pay a Recurrence Benefit more than once per Covered Condition. In some states, we will not pay a Covered Condition that Recurs during a Benefit Suspension Period. In some states we will not pay a Recurrence Benefit for Cancer unless the Covered Person has not had symptoms of or been treated for the Cancer for which we paid an Initial Benefit during the Treatment-Free Period.
6. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
7. Kaiser Family Foundation/New York Times Medical Bills Survey, 2016. The survey captured responses from 1,204 adults ages 18-64. <http://kff.org/report-section/the-burden-of-medical-debt-introduction/>
8. 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.
9. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents.
10. 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.

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