



## Help complete your healthcare coverage with Critical Illness Insurance.

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

- Mortgage or rent
- Specialists and co-pays
- New prescriptions

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

Medical bills have contributed to 58% of bankruptcies.<sup>1</sup> In 2020, one in four working-age adults with insurance coverage reported medical bill problems or debt in the past year.<sup>2</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 co-pays, deductibles, childcare, mortgage, groceries and experimental treatments, could cut into your savings.

When critical illness affects your family, **you'll have the support you need** 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.

And 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.

For questions and to enroll, visit [VoluntaryBenefitsForEcolab.com](https://www.voluntarybenefitsforecolab.com) or call 1-877-473-9297.

#### Why should I enroll?

- 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>

## Critical Illness Insurance

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
- 7 Childhood Diseases
- 11 Infectious Diseases
- 6 Progressive Diseases

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

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. "Medical Bankruptcy: Still Common Despite the Affordable Care Act." David U. Himmelstein, Robert M. Lawless, Deborah Thorne, Pamela Foohey, and Steffie Woolhandler. American Journal of Public Health, March 1, 2019 (online February 6, 2019).
2. "New Survey: Two of Five Working-Age Adults Do Not Have Stable Health Coverage; More Than One-Third Have Medical Bill Problems." David Blumenthal, Sara Collins. The Commonwealth Fund, August 19, 2020.
3. 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 may apply to dependents serving in the armed forces or living overseas.
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; Hearing; Sight] 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. Refer to the Certificate for which organs are covered. In some states, the condition is Major Organ Failure.
11. 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.

