Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness 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.1

Even if you have medical and disability insurance, there can be financial gaps in your coverage. Disability income may only cover a portion of your income, and medical insurance can possibly leave you with some extra expenses. You would have to cover deductibles, copays, extra costs for out-of-network care, and non-covered services such as alternative treatments.

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

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 in addition to any other insurance you may have. It’s yours to spend however you like, including for your or your family’s everyday living expenses.

Whatever you need while recovering, critical illness insurance is there to make life a little easier.

If you or a covered family member4 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 acceptance5
• Easy payroll deduction
• Portable coverage so you can take it with you if you change jobs or retire4
Critical Illness Insurance

With MetLife Critical Illness Insurance, you can take your coverage with you if you change jobs or retire.4

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:

- **Full Benefit Cancer**7
- **Partial Benefit Cancer**7
- **Heart Attack**
- **Stroke**8
- **Coronary Artery Bypass Graft**9
- **Kidney Failure**
- **Alzheimer’s Disease**10
- **Major Organ Transplant**
- **22+ Listed Conditions**11

Your plan pays a recurrence benefit if a medical condition occurs again for the following conditions: heart attack, stroke, coronary artery bypass graft, full benefit cancer, partial benefit cancer. A recurrence benefit is only available if initial benefit of a covered condition has been paid. And, there is a benefit suspension period (waiting period) between recurrences.12

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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. Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described 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. 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 and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.
7. In certain states, the Covered Condition is Severe Stroke.
8. In NJ sitused cases, the Covered Condition is Coronary Artery Disease.
9. Please review the Outline of Coverage for specific information about Alzheimer’s disease.
10. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
11. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.
12. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.