

Critical illness insurance

Benefits that can help cover costs that your health insurance does not cover.

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Benefits that may help cover costs such as those not covered by your medical plan.

Critical illness insurance

Eligible person	Initial benefit	Requirements
Coverage Options		
Employee	\$15,000 or \$30,000	Coverage is guaranteed as long as you are actively working. ¹
Spouse/domestic partner ²	50% of the employee's initial profit	Coverage is guaranteed as long as the employee is actively working and the spouse/domestic partner is not subject to any medical restrictions as set forth in the enrollment form and Certificate. ¹
Dependent children ³	50% of the employee's initial benefit	Coverage is guaranteed as long as the employee is actively working and the dependent is not subject to any medical restrictions as set forth in the enrollment form and Certificate. ¹

Payment of benefits

The **initial benefit** provides a lump sum benefit payment following the first verified diagnosis of a covered condition. Your plan pays a Recurrence Benefit⁴ for the following covered conditions: heart attack⁵, stroke,⁶ coronary artery bypass graft,⁷ full benefit Cancer⁸ and partial benefit cancer.⁸ A recurrence benefit is only available if an initial benefit has been paid for the covered benefit condition. There is a period of suspension of benefits between recurrences.

The maximum amount you can receive through your serious illness insurance plan is known as **the total benefit** and equals 3 times the amount of the initial benefit. This means you can receive several initial benefit and recurrence benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

See the table below for the percentage benefit for each condition covered.

Covered Conditions	Initial benefit	Recurrence benefit
Full Benefit for Cancer Treatment ⁸	100% of the initial profit	50% of initial profit
Partial benefit for cancer treatment ⁸	25% of the initial profit	12.5% of initial profit
Heart attack ⁵	100% of the initial profit	50% of initial profit
Stroke ⁶	100% of the initial profit	50% of initial profit
Coronary artery bypass graft ⁷	100% of the initial profit	50% of initial profit



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Covered Conditions	Initial benefit	Recurrence benefit
Renal insufficiency	100% of initial profit	Not applicable
Alzheimer's disease ⁹	100% of the initial profit	Not applicable
Vital Organ Transplant Benefit ¹⁰	100% of the initial profit	Not applicable
22 conditions included in the list	25% of initial profit	Not applicable

22 conditions included in the list

MetLife Critical Illness Insurance will pay 25% of the initial benefit amount when a covered person is diagnosed with one of the 22 conditions listed. A person with coverage may receive only one benefit payment for a listed condition for their entire life. Conditions included in the list 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); Legionnaires' disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell disease (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); Tetanus and tuberculosis.

Example of initial and recurrence benefit payments

The example below represents the case of an employee who opted for an initial benefit of \$15,000 and has a total benefit of 3 times the amount of the initial benefit, or \$45,000.

Disease: covered condition	Payment	Total profit remaining
Heart attack: first verified diagnosis	Initial benefit payment of \$15,000 or 100%	\$30,000
Heart attack: second verified diagnosis, two years later	Recurrence benefit payment of \$7,500 or 50%	\$22,500
Renal failure: first verified diagnosis, three years later	Initial benefit payment of \$15,000 or 100%	\$7,500

This example is provided for illustrative purposes only. The MetLife Critical Illness Insurance Certificate and Policy are the documents that govern all insurance matters, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the applicable policy and certificate clauses to determine coverage in each particular case.

In most states, there is a limitation for pre-existing conditions. If advice, treatment, or care is sought, recommended, indicated, or received during the three months prior to the effective date of coverage, we will not pay benefits if the illness occurs during the first six months of coverage. The limitation for pre-existing conditions does not apply to HIV from occupational exposure, heart attack, or stroke.

Complementary benefits

MetLife provides coverage for the Supplemental Benefits listed below. This coverage will be awarded in addition to the total benefit amount that is paid for the aforementioned covered conditions.

Benefit of screening¹²

MetLife provides an annual benefit of \$50 per calendar year to have one of the eligible screening/preventive procedures. MetLife will pay only one health screening benefit per covered person per calendar year.

Questions & Answers

Q. How do I sign up?

A. Sign up for coverage in the www.metlife.com/mybenefits.

Q. Who is eligible to enroll?

A. Active full-time employees who actively work together with their spouse/domestic partner and dependent children may enroll in MetLife critical illness insurance coverage¹.



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Q. How do I pay for coverage?

R. La coverage is paid through the wage deduction system.

Q. Si I leave the company, can I keep my¹³ coverage?

R. If you disassociate from the company, you can keep your coverage only in certain circumstances. You must make a written request within a specified period after you have disassociated yourself from your employer. You must also continue to pay premiums to keep your coverage in force.

Q. Who can I call for help?

A. Contact a MetLife Customer Care representative by phone at 1-800-GET-MET8 (1-800-438-6388), Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Standard Time.

¹ For CA situs groups only: Coverage is guaranteed as long as (1) the employee is performing all the usual and customary duties of his or her job at his or her employer's business address or at an alternative location approved by his or her employer and (2) the dependents are not subject to medical restrictions as set forth in the enrollment form and Certificate. Some states require the insured to have health coverage. Additional restrictions apply for dependents serving in the armed forces or living abroad.

² Coverage for domestic partnerships, civil union partners, and reciprocal beneficiaries varies from state to state. For more information, contact MetLife.

³ Coverage for dependent children varies from state to state. For more information, contact MetLife.

⁴ We will not pay a recurrence benefit for the recurrence of a covered condition that occurs during a period of benefit suspension. We will not pay a recurrence benefit for a full or partial benefit for cancer treatment, unless the covered person has not had symptoms for the full or partial benefit for cancer treatment or has not been treated for such benefits for which we paid an initial benefit during the period of suspension of benefits.

⁵ The covered heart attack 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.

⁶ In some states, the condition covered is severe stroke.

⁷ In some states, the condition covered is coronary artery disease.

⁸ Please refer to the Disclosure Statement, Description of Coverage, or Disclosure Document for specific information about benefits for cancer treatment. Not all cancers are covered. The amount of coverage for some cancers is less than the initial benefit amount. For cases occurring in NH and NH residents, there is an initial benefit of \$100 for all other cancers.

⁹ See Description of Coverage for information specific to Alzheimer's disease.

¹⁰ In most states, we will not pay a vital organ transplant benefit if a covered person enrolls on the organ transplant list before coverage takes effect and subsequently undergoes a transplant procedure of the same organ while coverage is in effect. Covered bodies may vary by state, see certificate for details.

¹² If you remove the health screening benefit modify this section: The screening benefit is not offered in some states. In some states there is a standalone mammography benefit. Please refer to your Disclosure Statement or Coverage Description/Disclosure Document for state-specific variations and exclusions of this benefit.

¹³ Eligibility for portability through Continuation of Insurance with Premium Payments provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S CRITICAL ILLNESS INSURANCE POLICY (CII) IS A LIMITED BENEFITS GROUP INSURANCE POLICY. Like most accident and group health insurance policies, MetLife's CII policies contain certain exclusions, limitations, and terms to keep them in effect. Product availability and features vary from state to state. In most plans there is an exclusion for pre-existing conditions. After a covered condition occurs, there is a period of suspension of benefits during which benefits for a recurrence are not paid (except in cases of individuals covered by certificates issued in New York). Age rates are organized from 5 years old age groups and will increase when the covered person reaches the age of a new age group. A more detailed description of applicable benefits, limitations, and exclusions can be found in the applicable Disclosure Statement, Coverage Description, or Disclosure Document available at the time of enrollment. For complete details of coverage and availability, please refer to group policy form GPNP07-CI, GPNP09-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife Critical Illness Insurance is not intended to replace medical coverage that provides benefits for medical treatment, including medical, surgical and hospital expenses. MetLife's critical illness insurance does not provide reimbursement for such expenses.