

# Why Critical Illness insurance makes sense

Critical Illness insurance can help with unexpected expenses such as those that may not be covered by your medical insurance.

## Critical Illness insurance from MetLife offers:

- Guaranteed coverage<sup>1</sup> for you, your spouse and dependent children<sup>7</sup>
- Benefits paid regardless of what is covered by medical insurance
- No waiting periods
- Portable coverage you can take with you<sup>2</sup>

Your medical insurance helps cover your medical bills if you get sick. But a serious illness, such as cancer,<sup>3</sup> heart attack or stroke<sup>4</sup> may bring unexpected expenses like those that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn an income, which may cause you to dip into your savings. Some expenses might include:

- Essential living expenses, especially if you can't work or if a relative takes time off to help care for you
- Medical co-pays and deductibles
- Additional child care while you recover

### How much should I be prepared for?

By themselves, these expenses may not seem significant but together they can add up. One in five adults, 18-64, who live in a household where someone has a serious medical condition say problems paying medical bills had a "major impact" on them and their family.<sup>5</sup>

During these uncertain economic times, critical illness insurance can become an even more important addition to your financial safety net.

### Critical Illness insurance can be an important addition to your financial safety net.

#### How does Critical Illness insurance help?

- Provides a lump-sum payment if you have a verified diagnosis of a covered condition. Recurrence benefits may be available for conditions including heart attack, stroke and cancer.<sup>6</sup>
- Can help pay for unexpected expenses related to a critical illness

#### And the plan also:

- Offers premium payments by payroll deduction
- May be more affordable than you think

1. 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. 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 (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.
2. 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.
3. 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. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
4. 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. In certain states, the Covered Condition is Severe Stroke.
5. Kaiser Family Foundation Data Note: Americans' Challenges with Health Care Costs, 2019.  
<https://www.kff.org/health-costs/issue-brief/data-note-americans-challenges-health-care-costs/>
6. There is a Benefit Suspension Period between Recurrences. 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. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
7. Dependent Child coverage varies by state. Please contact MetLife for more information.

**[MetLife.com/YourBenefits](https://www.metlife.com/yourbenefits)**

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METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLifes CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. 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. MetLifes Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLifes 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 persons age at the time of the initial coverage effective date. Rates are subject to change for MetLifes 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.

