

## Why is having Critical Illness Insurance so important?

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

Studies show that some families spend as much as \$14,444 or more during a time of critical illness and recovery.<sup>1</sup> And while financial experts recommend having 3 – 9 months of living expenses set aside to help in an emergency situation<sup>2</sup> like undergoing a serious illness, with today's economy, most families don't have that kind of money in reserve.

Quality health and disability income 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
- Prescription copays
- Out-of-network treatments
- 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:

- The average age for onset of a critical illness is 43.<sup>3</sup>
- Every year about 715,000 Americans have a heart attack.<sup>4</sup>
- 1 out of every 2 men will be diagnosed with cancer at some point in their lives.<sup>5</sup>
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.<sup>5</sup>

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.



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

**Includes \$50 Health Screening Benefit payable once per calendar year**



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# 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<sup>6</sup> is diagnosed with one of the following medical conditions and meets the policy and certificate requirements: Full Benefit Cancer,<sup>7</sup> Partial Benefit Cancer,<sup>7</sup> All Other Cancer,<sup>7</sup> Heart Attack, Stroke,<sup>8</sup> Coronary Artery Bypass Graft,<sup>9</sup> Kidney Failure, Alzheimer's disease,<sup>10</sup> Major Organ Transplant and the 22 Listed Conditions.<sup>11</sup> Your plan pays a Recurrence Benefit for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer, Partial Benefit Cancer and All Other Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.<sup>12</sup>

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

## Why should I enroll now?

- ✓ Competitive group rates
- ✓ Your acceptance is guaranteed providing you are actively at work<sup>13</sup>
- ✓ Rates will not increase due to age<sup>14</sup>
- ✓ Convenient payroll deduction
- ✓ Portable coverage enables you to take it with you if your employment status changes<sup>15</sup>

**Enroll today!**

<sup>1</sup> MetLife Accident and Critical Illness Impact Study, October 2013.

<sup>2</sup> www.bankrate.com, How big should your emergency fund be?, Accessed February 2016.

<sup>3</sup> e-personalFinance.com, How Does Critical Illness Insurance Work, Accessed March 2014.

<sup>4</sup> CDC, www.cdc.gov/HeartDisease/facts.htm. Accessed March 2014.

<sup>5</sup> American Cancer Society, Cancer Facts and Figures 2013.

<sup>6</sup> Eligible Family Members mean all persons eligible for coverage as defined in the Certificate.

<sup>7</sup> 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 groups and NH residents, there is an initial benefit of \$100 for All Other Cancer.

<sup>8</sup> In certain states, the Covered Condition is Severe Stroke.

<sup>9</sup> In NJ sitused cases, the Covered Condition is Coronary Artery Disease.

<sup>10</sup> Please review the Outline of Coverage for specific information about Alzheimer's disease.

<sup>11</sup> MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each 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.

<sup>12</sup> 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 a Full Benefit Cancer, a Partial Benefit Cancer or All Other Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer, Partial Benefit Cancer or All Other Cancer (applicable to NH-sitused groups and NH residents) for which we paid an Initial Benefit during the Benefit Suspension Period.

<sup>13</sup> 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 (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.

<sup>14</sup> The plan is guaranteed renewable, and may not be canceled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate change made on a class-wide basis. Benefit reduces by 25% at age 65 and 50% at age 70.

Coverage is guaranteed renewable provided: (1) premiums are paid as required under the Certificate; and (2) in a situation where the Group Policy ends, it is not replaced by a substantially similar critical illness policy as described in the Certificate.

<sup>15</sup> 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.

METLIFE'S 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. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife's Issue Age CII product 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 that increase's 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 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 GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

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.

# MetLife

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