

## Critical Illness Insurance Frequently Asked Questions

# What is critical illness insurance?



Payments may be used to help pay for expenses generally not covered by medical and disability income coverage.

**This is coverage that can help cover the extra expenses associated with a serious illness.**

When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment of \$15,000 or \$30,000 in Initial Benefits upon diagnosis. The Total Benefit Amount available to you is 3 times the Initial Benefit Amount, which is \$45,000 or \$90,000, in the event that you suffer more than one Covered Condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

### Q. What types of illnesses are covered under this plan?

**A. If you meet the group policy and certificate requirements, critical illness insurance provides you with a lump-sum payment upon diagnosis of the following conditions:**

- Full Benefit Cancer<sup>1</sup>
- Partial Benefit Cancer
- Heart Attack
- Stroke<sup>2</sup>
- Kidney Failure
- Coronary Artery Bypass Graft
- Alzheimer's Disease<sup>3</sup>
- Major Organ Transplant
- 22 Listed Conditions<sup>4</sup> (see your outline of coverage for details)

### Q. What happens if I have a recurrence?

**A. Your plan pays a Recurrence Benefit for the following covered conditions:** Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit 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>5</sup>

### Q. Who is eligible to enroll for this coverage?

**A. A regular actively full-time employee and their eligible dependent (s)** can enroll for MetLife Critical Illness Insurance coverage.<sup>6</sup>

### Q. I have a good medical plan at work. Why do I need critical illness insurance?

**A. Even quality medical and disability income plans don't always cover all of your expenses.**

For example, your medical coverage may have deductibles and copays and may not cover out-of-network treatments. And if you're out on disability, only a portion of your income may be covered. With the average family spending thousands of dollars during a time of critical illness and recovery,<sup>7</sup> most people will need the means to cover extra medical and daily living expenses. Such costs can include deductibles or items like groceries, housing expenses, car payments, and more.

### Q. Can I enroll for this coverage without having to take a medical exam?

**A. Yes.** Provided you are actively at work, your enrollment is guaranteed.<sup>8</sup>

### Q. How much does critical illness insurance cost?

**A. This coverage may be less expensive than you think!** You can put this coverage in place as a way to supplement your medical and disability income plans. Exact rates can be found in the materials provided by your employer.

### Q. How do I pay for my Critical Illness Insurance?

**A. Premiums will be conveniently paid** through payroll deduction, so you never have to worry about writing a check, paying online or missing a payment.

### Q. Are payments made directly to me or my health care provider?

**A. 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.

### Q. What happens if my employment status changes? Can I take my coverage with me?

**A. Yes.** This coverage is "portable," meaning you can take it with you if your employment status changes.<sup>9</sup>



### Have other questions?

Please call  
**MetLife directly at**  
**1 800 GET-MET8**  
(1-800-438-6388)  
and talk with a  
benefits consultant.



1. 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-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
2. In certain states, the Covered Condition is Severe Stroke.
3. Please review the Outline of Coverage for specific information about Alzheimer's disease.
4. 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 of 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.
5. 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.
6. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
7. MetLife Accident and Critical Illness Impact Study, October 2013.
8. 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.
9. 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 preexisting condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable 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 or GPNP09-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.

