

Critical Illness Insurance

Benefits that may help pay for expenses that may not be covered by your medical plan.

Critical Illness Insurance

Eligible Individual	Initial Benefit	Requirements
Coverage Options		
Employee	\$10,000, \$15,000 or \$25,000	Coverage is guaranteed provided you are actively at work. ¹
Spouse/Domestic Partner²	100% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹
Dependent Child(ren)³	100% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ¹

Benefit Payment

Your **Initial Benefit** provides a lump-sum payment upon the first verified diagnosis of a Covered Condition. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following Covered Conditions: Cancer⁴, Heart Attack, Stroke⁶ and Major Organ Transplant⁷. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.⁸

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$30,000, \$45,000 or \$75,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100 of Benefit Amount	100% of Benefit Amount
Partial Benefit Cancer	25% of Initial Benefit	25% of Benefit Amount
Skin Cancer ¹	5% of Benefit Amount	None
Heart Attack	100% of Initial Benefit	100% of Benefit Amount
Stroke	100% of Initial Benefit	100% of Benefit Amount
Coronary Artery Disease ⁹	100% of Benefit Amount	None
Kidney Failure	100% of Initial Benefit	None
Major Organ Transplant Benefit	100% of Initial Benefit	100% of Benefit Amount
Alzheimer's Disease	100% of Benefit Amount	None



Critical Illness Insurance

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$25,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$75,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack — first verified diagnosis	Initial Benefit payment of \$25,000 or 100% for Category 2	Category 2 is closed. \$50,000 in benefits available for categories 1 and 3.
Heart Attack — second verified diagnosis, two years later	Recurrence Benefit payment of \$25,000 or 100% for category 3	Category 3 is closed. \$25,000 in benefits available for category 1
Kidney Failure — first verified diagnosis, three years later	Initial Benefit payment of \$25,000 or 100% for Category 1	Categories 1, 2 and 3 are closed. There are no remaining benefits

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Questions & Answers

Q. How do I enroll?

A. Enroll for coverage at the MetLife Group Benefits (MyBenefits) Website.

Q. Who is eligible to enroll?

A. Regular active full-time employees who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage.

Q. How do I pay for coverage?

A. Coverage is paid through payroll deduction.

Q. If I Leave the Company, Can I Keep My Coverage?

A. Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

Q. Who do I call for assistance?

A. Contact a MetLife Customer Service Representative at 1 800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.

Critical Illness Insurance

Insurance Rates

MetLife offers competitive group rates and convenient payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Monthly Premium/\$1,000 of Coverage

Attained Age	Employee Only	Spouse	Child
<25	\$0.08	\$0.08	\$0.07
25–29	\$0.09	\$0.09	
30–34	\$0.16	\$0.16	
35–39	\$0.26	\$0.26	
40–44	\$0.45	\$0.45	
45–49	\$0.75	\$0.75	
50–54	\$1.14	\$1.19	
55–59	\$1.65	\$1.76	
60–64	\$2.43	\$2.68	
65–69	\$3.72	\$4.07	
70–74	\$5.60	\$5.93	
75–79	\$7.76	\$7.98	
80–84	\$9.47	\$9.69	
85+	\$10.06	\$10.26	

Rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. Rates are subject to change. Please refer to the Disclosure Statement or Outline of Coverage/Disclosure Document for more information including the exclusions and limitations which apply to coverage.

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. Medical coverage is required to enroll. Additional restrictions apply to dependents serving in the armed forces or living overseas.
2. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
3. Dependent Child coverage varies by state. Please contact MetLife for more information.
4. 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. Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
5. 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.
6. In certain states, the covered condition is Severe Stroke.
7. In some states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.
8. 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.
9. In NJ and NY sitused cases, the Covered Condition is Coronary Artery Disease.
10. Please review the Outline of Coverage for specific information about Alzheimer's disease.
11. 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 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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. 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

Critical Illness Insurance

to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI, 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.