



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

## Why critical illness insurance matters

Contrary to what many people believe, medical insurance may only cover a portion of the expenses associated with treating a serious illness. Plus, additional costs that often come with recovering, like childcare, transportation and grocery delivery, may be left up to you. Critical illness insurance can provide you with a benefit that can help you pay for unexpected costs, regardless of what any other insurance may or may not cover.

Handling the emotions that come up when experiencing illnesses such as a cancer<sup>1</sup> diagnosis, heart attack<sup>2</sup> or stroke<sup>3</sup> is difficult enough. Worrying about your financial stability on top of this can obviously be overwhelming. With critical illness insurance, MetLife can help you and your family have the coverage necessary to completely focus on healing during a difficult time.

When critical illness affects your family, you'll have the financial support when it matters most.

**Enroll in Critical Illness Insurance during annual enrollment.**

### An example of how critical illness insurance can help.

*"Tricia never would have expected to suffer a heart attack. But one day while teaching English class, she felt an intense shortness of breath and pain in her jaw. Luckily, the school nurse called 911. The last thing Tricia needed was to worry about finances—she just had to focus on getting better. Critical illness insurance helped Tricia pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house, while she recovered.\**

## Help supplement your healthcare coverage with critical illness insurance.

Receive benefit payments directly and use the funds however you wish.

## Financial support so you can focus on getting well.

Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum benefit payment—one convenient payment all at once—when you or your family may need it most. The extra money can help you focus on getting back on track—without worrying about finding the money to cover some of your expenses.

Best of all, the benefit payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

While recovering, critical illness insurance is there to help make things a little easier.

### When it comes to critical illnesses...

*For less than the monthly cost of your daily coffee fix,<sup>4</sup> you can get coverage for you and your family.*



**Get financial support when you or a loved one becomes seriously ill.**

## Your benefits in action

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Call, visit [mybenefits.metlife.com](http://mybenefits.metlife.com) or download the MetLife mobile app to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days<sup>5</sup>. You only need one claim form per critical illness, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

\*Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean".

## Supplement your healthcare coverage with MetLife Critical Illness Insurance.

Benefit overview	Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment—one convenient payment all at once—when you or your family may need it most.
Why is it needed?	Pay for whatever you need, including expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.
Who is covered?	You can enroll both yourself and eligible family members. <sup>6</sup> All you need to do is enroll during your enrollment period and be actively at work. <sup>7</sup> <ul style="list-style-type: none"><li>• Employee only</li><li>• Employee and eligible family members</li></ul>
Covered conditions	If you meet the group policy and certificate requirements, <b>critical illness insurance provides you with a lump-sum payment upon a verified diagnosis of any of these conditions:</b> <ul style="list-style-type: none"><li>• Cancer<sup>1</sup></li><li>• Kidney failure</li><li>• Heart attack<sup>2</sup></li><li>• Stroke<sup>3</sup></li></ul> <p><b>Please see your Plan Summary for details.</b></p>
Guaranteed coverage	You and your family members are guaranteed <sup>7</sup> coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

## Frequently Asked Questions

### I have a medical plan at work, so why do I need critical illness insurance?

A. Even the best medical and disability income plans can leave you with extra expenses like medical plan deductibles, co-pays or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people aren't prepared to handle the extra costs that can come with a critical illness, so having this extra cash as a lump-sum payment may mean less worry for you and your family.

### Can I enroll for this insurance without having a medical exam?

A. **Yes. Your critical illness coverage is guaranteed,**<sup>7</sup> regardless of your health. You need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

### Are benefits paid directly to me or my healthcare provider?

A. **Benefits will be paid directly to you**, not to doctors, hospitals or any other healthcare providers. There's no need to coordinate with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover or pay.

### When does my coverage begin?

A. **Your coverage starts on the effective date.** There are no waiting periods for critical illness insurance benefits to begin.

### How do I pay for my coverage, and how much will it cost?

A. **You pay premiums through payroll deductions**, so you don't have to worry about writing any checks or missing payments. **Critical illness insurance is designed to supplement your healthcare and disability plans and may be more affordable than you think.** Exact rates can be found in the enrollment materials provided by your employer.

### If my employment status changes, can I take my coverage with me?

A. **Yes. This coverage is portable, meaning you can take it wherever you go.** Your coverage will only end if you stop paying your premium or your employer offers you similar coverage with a different insurance carrier.<sup>15</sup>

**Enroll in Critical Illness Insurance  
during the enrollment period.**

**Questions? Call MetLife Customer  
Service  
1-800-GET-MET8 (800-438-6388)**

\*This is a hypothetical example for informational purposes only. Your costs and savings could vary based on your plan design, where you live and whether your plan requires a deductible or coinsurance. Please see your Plan Summary for details about your coverage.

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. 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.
3. In certain states, the Covered Condition is Severe Stroke.
4. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=United+States](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). Updated May 2025.
5. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
6. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered 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.
7. 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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations and exclusions applicable to MetLife's CII product 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, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please 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.



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