I never would have expected to suffer a heart attack. But one day while teaching English class, I felt an intense shortness of breath and pain in my jaw. Luckily, the school nurse called 911. The last thing I needed was to worry about was finances — I just had to focus on getting better. Critical Illness Insurance helped me pay for things that medical insurance didn’t cover, like specialist co-pays and extra help around the house, while I recovered.*
Critical Illness Insurance
Get financial support when you or a loved one becomes seriously ill.

Help complete 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 payment — one convenient payment all at once — when you or your family may need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

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

While recovering, Critical Illness Insurance is there to help make life a little easier.

Your benefits in action
If you experience a critical illness, submitting a claim doesn’t have to be difficult. Here’s what to expect:

Contact your Plan Administrator to insurance and initiate your claim.

Answer a few simple questions about what happened and send in your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. 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.

Enroll in Critical Illness Insurance today!
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 needed**
Pay for whatever you need, such as 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 yourself.³

**Covered services**
If you meet the group policy and certificate requirements, **Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of a covered condition**, including:

- Cancer¹
- Heart attack²
- Stroke³

Your plan pays a Recurrence Benefit⁶ for certain conditions. Please see your Plan Summary for details and a list of covered conditions.

**Cost of coverage**
- Competitive group rates
- Costs will be based on your coverage option and who you're covering under your plan.

**Guaranteed coverage**
You are guaranteed⁵ coverage. There are no medical exams to take and no health questions to answer.

Please see your Plan Summary for more information.

### Frequently Asked Questions

**Q.** 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 and 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.

**Q.** Can I enroll for this insurance without having a medical exam?

**A.** Yes. Your critical illness coverage is guaranteed,⁵ regardless of your health. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

Enroll in Critical Illness Insurance today!
Critical Illness Insurance

Q. Are benefits paid directly to me or my healthcare provider?
A. Benefits will be paid directly to you, not to the doctors, to the hospitals, or to 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.

Q. How do I pay for my coverage?
A. Discuss your payment options with your plan administrator.

Q. 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 if your employer offers you similar coverage with a different insurance carrier.

Q. When does my coverage begin?
A. Your coverage starts on the effective date. There are no waiting periods for it to begin.

* 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.
5. Coverage is guaranteed provided (1) the member is in good standing and (2) the member and 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.
6. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

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.