

# Frequently Asked Questions

# MetLife



## Q. WHAT IS CRITICAL ILLNESS INSURANCE?

### A. 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 your choice of either \$15,000 or \$30,000 in Initial Benefits upon diagnosis. Payments may be used to help pay for expenses generally not covered by medical and disability income coverage.<sup>1</sup> The Total Benefit Amount available to you is 3 times the Initial Benefit Amount you select — either \$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>2</sup>
- Partial Benefit Cancer<sup>2</sup>
- Heart Attack
- Stroke<sup>3</sup>
- Coronary Artery Bypass Graft
- Kidney Failure
- Alzheimer's Disease<sup>4</sup>
- Major Organ Transplant<sup>5</sup>
- 22 Listed Conditions<sup>6</sup>  
(see your Outline of Coverage for details)

## Q. WHO IS ELIGIBLE TO ENROLL FOR THIS COVERAGE?

### A. YOU AND YOUR ELIGIBLE FAMILY MEMBERS!<sup>7</sup> You just need to enroll during your Open Enrollment.<sup>1</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 person spending thousands of dollars during a time of critical illness and recovery,<sup>8</sup> most people will need the means to cover extra medical and daily living expenses for 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.



*(more questions and answers on other side ... )*

## Q. ARE THERE ANY OTHER BENEFITS PAYABLE UNDER THIS CRITICAL ILLNESS INSURANCE PLAN?

**A. YES! THIS PLAN PROVIDES AN ANNUAL BENEFIT PER CALENDAR YEAR FOR ELIGIBLE HEALTH SCREENINGS/ PREVENTION MEASURES.** This benefit amount is above and beyond the Total Benefit Amount. Your Health Screening Benefit<sup>9</sup> Amount will be based on the Initial Benefit you selected:

- \$15,000 = \$50 Health Screening Benefit
- \$30,000 = \$100 Health Screening Benefit

## 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 COVERAGE?

**A. PREMIUMS WILL BE CONVENIENTLY PAID** through payroll deduction, so you never have to worry about writing a check 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. Your coverage will only end if you stop paying your premium or if your current employer chooses to terminate the Group Critical Illness Insurance Policy.

## HAVE OTHER QUESTIONS?

Please call MetLife directly at **1-855-JOIN-MET** (1-855-564-6638) and talk with a benefits consultant.



**Metropolitan Life Insurance Company**  
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<sup>1</sup> In some states you must have medical coverage to purchase MetLife's Critical Illness Insurance coverage.

<sup>2</sup> Please review the 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.

<sup>3</sup> In certain states, the Covered Condition is Severe Stroke.

<sup>4</sup> Please review the Outline of Coverage for specific information about Alzheimer's Disease.

<sup>5</sup> The employee will receive an additional lump-sum payment of 100% of your Selected Benefit Amount for Major Organ Transplant. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned covered conditions.

<sup>6</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.

<sup>7</sup> Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

<sup>8</sup> MetLife Financial Impact of Critical Illness Study, April 2010.

<sup>9</sup> In most states there is a 30 day Waiting Period for the Health Screening Benefit. There is no Waiting Period for MD sitused cases. The Health Screening Benefit is not available to NH sitused cases or NH residents. There is a separate mammogram benefit for cases sitused in CA and MT and for MT residents. Please see the Outline of Coverage for additional details.

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 vary by state. There is a preexisting condition exclusion in all states. There is a Benefit Suspension Period between Recurrences of the same Covered Condition. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Outline of Coverage/Disclosure Statement available at time of enrollment. Please contact MetLife for more information.

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.