

Help supplement your healthcare coverage with critical illness insurance.

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



Protect yourself, your family and your budget

Critical illnesses can happen when you least expect them—and they can be costly. Even good medical plans can leave you with big expenses. Plan deductibles, co-pays and costs for out-of-network care can add up fast. **Critical illness insurance may help protect your finances** by providing you with **one lump-sum payment** (when there is a verified diagnosis of a covered condition).

The cash can help you focus on getting back on track. Best of all, the **payment is made directly to you** in addition to any other insurance you may have. It's yours to spend however you need, including for your or your family's everyday living expenses.

More than 30 critical conditions covered, including:

- Cancer¹
- Kidney Failure
- Heart Attack²
- Major Organ Transplant³
- Stroke⁴
- Coronary Artery Bypass Graft⁵
- Alzheimer's Disease⁶

For greater security, you are covered if the medical condition (such as Cancer, Heart Attack and Stroke) should recur.⁷ There are no preexisting conditions for heart attack or stroke or waiting periods between different covered conditions.

The advantages of getting critical illness insurance through work:

- Competitive group rates
- Guaranteed coverage for employees, spouses and children up to age 26⁸
- No medical exam needed
- Premiums paid through payroll deductions
- Portable coverage so you can take it with you⁹

Get financial support when you or a loved one has a verified diagnosis of a covered condition.

	Covered condition	Payment
Heart attack	1st verified diagnosis	Initial payment of \$30,000 or 100%
Heart attack	2nd verified diagnosis (2 years later)	Recurrence ⁷ payment of \$30,000 or 100%
Kidney failure	1st verified diagnosis (3 years later)	Initial payment of \$30,000 or 100%

Consider this scenario:

"Nobody would have expected me to suffer a heart attack. But one morning while teaching English class, I felt an intense shortness of breath along with pain in my jaw. Luckily, the school nurse called 911. At first, I just had to focus on getting better; the last thing I needed was to worry about finances. Critical illness insurance helped me and my family pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house while I recovered."¹⁰

You would receive three payments totaling: \$90,000*

* 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.

To enroll, visit [ABC from HomeBase](#)

Questions? Call MetLife
Customer Service.

1-800-GET-MET8 (1-800-438-6388)

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 most 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. In some states, the condition is Major Organ Failure.
4. In certain states, the Covered Condition is Severe Stroke.
5. In certain states, the Covered Condition is Coronary Artery Disease.
6. Please review the Outline of Coverage for specific information about Alzheimer's disease.
7. 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.
8. Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described 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.
10. 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.

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.

Discover your Health Screening Benefits

Health screenings are an important part of managing your health.



That's why your Critical Illness Insurance coverage from MetLife provides a Health Screening Benefit¹ (HSB) for covered screenings and tests. Now, everyone who's enrolled — you, your spouse, and dependent children² — can earn a benefit just for taking care of his or her health.



At least 42% of newly diagnosed cancers in colorectal cancer deaths in the U.S. could be prevented with recommended screenings.³



For women in their 40s and 50s, **annual mammogram screenings decrease breast cancer deaths** by 15 to 29%.⁴



Examples of covered screening and prevention tests may include **a blood test to determine total cholesterol, a blood test to determine triglycerides, an endoscopy**, or a colonoscopy. For a complete list of what's covered, please see a copy of your certificate.

Claiming your Health Screening Benefit (HSB) is as simple as 1-2-3.

- 1. Visit MyBenefits at www.metlife.com/mybenefits or call 1-800-GET-MET8 (800-438-6388) 8am-8pm EST.** You can also file a claim using the MetLife Mobile App!
- 2. Provide a few details**, including:
 - The name of the Insured, SSN or EEID, Group Name, Certificate Number
 - What date did you have your test?
 - What was the test you had completed?
- 3. Receive your HSB payment.** (If submitting via MyBenefits, payment can be made via EFT. Checks are typically issued within a few business days once your claim has been processed)

You can submit claims for your spouse and/or dependent children. No hard copy proof is ever required! Please refer to your certificate of coverage for details on the health screening benefit and which tests are applicable based on your coverage.

Here's an example of how it works.

Susan's doctor conducts a blood test to determine total cholesterol, which is one of the many screenings or tests covered by MetLife. Afterward, Susan contacts MetLife by calling 1-800-GET-MET8 to submit her HSB claim. All Susan needs to provide is her physician's name, phone number and address, plus the test and the date it was completed. A check for Susan's HSB benefit payment is on the way within a few business days once her claim is processed. It's that easy!

Add claiming your MetLife Health Screening Benefit to your annual good health to-do list.

For complete details, including covered screenings and tests, please see your insurance coverage certificate on the **MyBenefits** portal at www.metlife.com/mybenefits, or the **MetLife Mobile App**.

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

1. The Health Screening Benefit is not available in all states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.
2. Dependent Child coverage varies by state. Please contact MetLife for more information.
3. American Cancer Society. Cancer Facts & Figures 2022.
4. Atlanta: American Cancer Society; 2022. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. June 25, 2021. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be a preexisting condition limitation for hospital sickness benefits. MetLife's Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

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. MetLife offers CII with either Attained Age or Issue Age rates. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may include a Benefit Reduction Due to Age provision. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. 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, 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.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There are benefit reductions that begin at age 65, if applicable. Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.