Critical Illness Insurance

Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that many not be covered by your medical plan.

Critical illness insurance: why is it important?

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

While experts recommend that families keep several months of living expenses set aside to help in an emergency, a general rule of thumb is to save enough to cover 3–6 months' worth of expenses.¹

Even if you have medical and disability insurance, there can be financial gaps in your coverage. Disability income may only cover a portion of your income, and medical insurance can possibly leave you with some extra expenses. You would have to cover deductibles, copays, extra costs for out-of-network care, and non-covered services such as alternative treatments.²

The No. 1 reason for bankruptcy is due to medical bills.² 1 in 5 working age Americans with health insurance have trouble paying off their medical bills.³

How it works.

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 needs 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 in addition to any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering, critical illness insurance is there to make life a little easier.

If you or a covered family member⁶ are diagnosed with a medical condition, MetLife Critical Illness Insurance provides you with a lump-sum payment to help out.

For questions, please call MetLife at 1 800 GET-MET8
1 800 438-6388

Why should I enroll?

• Competitive employee rates
• Guaranteed acceptance⁵
• Easy payroll deduction
• Portable coverage so you can take it with you if you change jobs or retire⁴

Whatever you need while recovering, critical illness insurance is there to make life a little easier.
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With MetLife Critical Illness Insurance, you can take your coverage with you if you change jobs or retire. Critical illness insurance helps you manage expenses so you can focus on getting well.

As long as you or your loved one meets the policy and certificate requirements, the following medical conditions are covered:

- Full Benefit Cancer
- Partial Benefit Cancer
- Heart Attack
- Stroke
- Coronary Artery Bypass Graft
- Kidney Failure
- Alzheimer's Disease
- Major Organ Transplant
- 22+ Listed Conditions

Your plan pays a recurrence benefit if a medical condition occurs again for the following conditions: heart attack, stroke, coronary artery bypass graft, full benefit cancer, partial benefit cancer. A recurrence benefit is only available if initial benefit of a covered condition has been paid. And, there is a benefit suspension period (waiting period) between recurrences.

4. 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.
5. 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. For CA situations, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.
6. Eligible Family Members mean all persons eligible for coverage as defined in the Certificate.
7. 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. For NHI situations and NHI residents, there is an Initial Benefit of $100 for All Other Cancer.
8. In certain states, the Covered Condition is Severe Stroke.
9. In NHI situations, the Covered Condition is Coronary Artery Disease.
10. Please review the Outline of Coverage for specific information about Alzheimer’s disease.
11. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment for a Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diabetes; encephalitis; familial dysautonomia; Huntington’s disease (Huntington’s chorea); Legrandaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
12. 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.

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. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. 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 be subject to benefit reductions that begin at age 65. 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 to both Attained Age and Issue Age CII 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 or 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.
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Coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that may not be covered by your medical plan.

What is critical illness insurance?

Critical illness insurance works to complement your medical coverage — and pays in addition to what your medical plan may or may not cover. It’s coverage that provides financial support when you or a loved one becomes seriously ill. Upon diagnosis, it provides you with a lump-sum payment of $15,000 or $30,000 in initial benefits. The total benefit amount available is 3 times that of the initial benefit amount, which is $45,000 or $90,000, in the event that you or a loved one experience more than one covered condition. The payment you receive is yours to spend however you like.

Q. What’s 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 these conditions:

- Full Benefit Cancer
- Partial Benefit Cancer
- Heart Attack
- Stroke
- Kidney Failure
- Coronary Artery Bypass Graft
- Alzheimer’s Disease
- Major Organ Transplant
- 22 Listed Conditions (see your Outline of Coverage for details)

Q. What happens if I have a recurrence?
A. Your plan pays an additional benefit (Recurrence Benefit) if a medical condition reoccurs for: a Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer, and Partial Benefit Cancer. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition. And there is a benefit suspension period (or waiting period) between recurrences.

Q. Am I eligible to enroll for this coverage?
A. Yes, you can enroll both yourself and your eligible family members. All you need to do is enroll during the enrollment period and be actively at work.

Q. I have a good medical plan at work, so why do I need critical illness insurance?
A. One of the hardest parts of managing illnesses like Cancer, Heart Attack, or Stroke is providing the support and comfort your family needs beyond the cost of care.

Even the best medical and disability income plans can leave you with extra expenses to pay for services that just aren’t covered. Things like medical plan deductibles and copays, or extra costs for out-of-network care. And if you’re out of work because of a disability, it might be that only some of your income is protected. The average family spends thousands of dollars in times of critical illness and recovery. Many people aren’t prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.
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Q. Can I enroll for this insurance without having a medical exam?
A. Yes. Your critical illness coverage is guaranteed, regardless of your health. You just 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 first thought.

Q. How do I pay for my coverage?
A. It’s easy to pay premiums through payroll deductions, so you don’t have to worry about writing any checks or missing payments.

Q. How much will it cost?
A. Critical illness insurance may cost less than you think. It’s designed to be an economical way to supplement your health care and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

Q. Are benefits paid directly to me or my health care provider?
A. Benefits will be paid directly to you, not to the doctors, hospitals or any other health care providers. There’s no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

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. Where can I get more information?
A. MyBenefits provides you with a personalized, integrated and secure view of all the services and information available to you. Please visit www.metlife.com/mybenefits, As a first time user, you will need to register on MyBenefits to create your own personalized account and access the full range of your benefits.

Critical Illness Insurance does not provide reimbursement for such expenses.

1. 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. For NH-situated cases and NH residents, there is an initial benefit of $100 for All Other Cancer.
2. In certain states, the Covered Condition is Severe Stroke.
3. In NJ-situated cases, the Covered Condition is Coronary Artery Disease.
4. Please review the Outline of Coverage for specific information about Alzheimer’s disease.
5. MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one benefit payment of a Listed Condition in his/her lifetime. The Listed Conditions are: Addison’s disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig’s disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington’s disease (Huntington’s chorea); Legionnaire’s disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.
7. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
8. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
10. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are subject to medical restrictions as set forth on the enrollment form and 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. [For CA-situated cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer’s place of business or at an alternate place approved by your employer (2) dependents are subject to medical restrictions as set forth on the enrollment form and in the Certificate.] [10. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.]  
11. Eligibility for portability through the Continuation of Coverage with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. 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 to the group policy form GPNP07-CI or GPNP09-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.