

Help employees focus on recovery, not expenses



A serious illness can take a toll on an employee's health and financial wellness. MetLife's Critical Illness Insurance can help lessen the burden of unexpected costs, without raising your benefit costs.

Help your employees manage the unexpected. Besides expenses covered by medical plans, other expenses like deductibles, copays and everyday non-medical expenses can cause financial strain that employees may not be prepared for.

With MetLife, Critical Illness Insurance can provide:

- A lump-sum payment directly to the covered employee for a verified diagnosis of a covered condition
- **Guaranteed acceptance**¹ for your employees, their spouses and their children²
- **Benefits paid** regardless of what is covered by medical insurance
- **Choice of premium structure** — Attained Age or Issue Age Plan — whichever works best for your employees
- **An annual Health Screening Benefit**³ for employees, their spouses and their children, which includes over 45 wellness tests
- **Recurrence Benefits**⁴ for additional protection
- **No suspension period** for different covered illnesses

Widening the safety net

MetLife offers a broad range of options to enhance your benefits strategy. You can trust our experienced professionals to collaborate with you and recommend the right benefit solution for your workforce.

75%

of employers are enabling employees to have greater customization of their benefits⁵

Covered conditions⁶

- | | |
|---------------------------------------|---|
| ✓ Full Benefit Cancer ⁷ | ✓ Coronary Artery Bypass Graft ⁹ |
| ✓ Partial Benefit Cancer ⁷ | ✓ Alzheimer's Disease ¹¹ |
| ✓ Stroke ⁸ | ✓ Kidney Failure |
| ✓ Heart Attack ¹⁰ | ✓ Major Organ Transplant ¹² |

Plus 22 listed conditions¹³

An optional Occupational HIV benefit may also be added to the plan.¹⁴

Get expert guidance for confident decisions — for your organization and your employees. **Contact your MetLife representative today.**

¹ 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. Additional restrictions may apply to dependents serving in the armed forces or living overseas.

² Dependent Child coverage varies by state. Please contact MetLife for more information.

³ The Health Screening Benefit is not available in all states. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

⁴ There is a Benefit Suspension Period between Recurrences. 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 Treatment-Free Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.

⁵ Source: MetLife's 22nd Annual U.S. Employee Benefit Trends Study, 2024.

⁶ Not all Covered Conditions are available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

⁷ 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 cancers.

⁸ In certain states, the Covered Condition is Severe Stroke.

⁹ In certain states, the Covered Condition is Coronary Artery Disease.

¹⁰ 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.

¹¹ Please review the Outline of Coverage for specific information about Alzheimer's Disease.

¹² 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.

¹³ 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 one 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; myastheniagravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

¹⁴ The Occupational HIV benefit is available to qualified employers with a risk of exposure to HIV in the workplace. The benefit is not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about the Occupational HIV benefit.

Ask your MetLife representative for information on other plan designs and benefits that may be available based on MetLife's guidelines, group size, underwriting, and state requirements. Heaped-commissions are available.

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.

