

# Extra coverage, for those who need it most

A cancer diagnosis can be devastating. Despite having medical coverage, many people aren't prepared for the expenses that follow. Bay Bridge offers cancer insurance as a valuable voluntary option that helps employees focus on their health, not financial worries.



Designed to complement existing medical and disability benefits, cancer insurance can help employees manage out-of-pocket expenses such as deductibles, co-payments, and non-covered medical services.

## Available in collaboration with Bay Bridge Administrators: Valuable protection against unexpected costs

Cancer insurance from MetLife is an effective way to enhance the security offered by your benefits package, without increasing your benefits costs. The coverage is designed to provide extra peace of mind and reduce financial stress at a time when employees need to keep their focus on their health.

- Benefits are paid regardless of what's covered by medical insurance
- Benefits paid directly to the covered employee to spend as they choose
- Guaranteed issue coverage<sup>1</sup>
- No waiting period between different covered conditions<sup>2</sup>
- Benefits payable based on incurred expenses — may be subject to calendar year or lifetime max

### Benefits also available for:

- Radiation/Chemotherapy treatment
- Self-administered drugs

## MetLife & Bay Bridge: Protection plus simplicity

MetLife's expertise and customer-focused solutions combine with the Bay Bridge BeneBridge<sup>®</sup> benefit administration platform to make it easy to add competitive benefits that attract top talent and drive employee loyalty.

**Offer valuable coverage employees appreciate.**

**Contact your Bay Bridge representative at <contact info> to request a quote.**



1. Coverage is guaranteed provided: (1) the employee is actively at work and (2) 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. Additional restrictions apply to dependents serving in the Armed Forces or living overseas.
2. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

[metlife.com](https://www.metlife.com)

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Availability of products and features is based on MetLife's guidelines, group size, underwriting and state requirements.

METLIFE'S CANCER AND SPECIFIED DISEASE EXPENSE INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. The Policy pays benefits only for diagnoses, treatment and services resulting from Cancer or Specified Diseases, as defined in the Policy. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. Prior hospital confinement may be required to receive certain benefits. There may be benefit reductions due to age. 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 GP18-BB-SD or contact Bay Bridge Administrators. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Cancer and Specified Disease Expense Insurance is pending regulatory approval.

**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166

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