

Critical Illness Insurance



What is Critical Illness Insurance

Even with the most comprehensive medical plan, these out-of-pocket expenses may not be covered

Key Features

- Provides a **lump-sum payment** upon diagnosis verification.
- There is **no waiting period** for services—you can begin using them immediately after coverage begins.
- You can receive **Initial and Recurrence Benefit**^{C1} payments.
- If you change jobs, you can **take your coverage with you**.^{C2}
- The **enrollment process only takes a few minutes**, and there are **no health questions**.
- **We guarantee your coverage** and the coverage of your family members.^{C3}



Critical Illness Insurance

You have a **choice** of
a \$10,000, \$20,000, \$30,000,
\$40,000 or \$50,000
Category Benefit Amount

There is no total benefit maximum

In a single calendar year,
you can receive payments
up to your Total Benefit Amount (equal
to your category benefit amount)^{C4}

Critical Illness Insurance covers these conditions

- Cancer^{C5}
- Heart Attack^{C6}
- Stroke^{C7}
- Major Organ Transplant^{C9}
- Coronary Artery Bypass Graft^{C10}
- 7 Childhood Diseases
- 10 Infectious Diseases
- 6 Progressive Diseases
- Alzheimer's Disease

**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..

Health Screening Benefit



MetLife provides an annual Health Screening Benefit^{AH4} for taking one of the eligible screening/prevention measures.

Your Health Screening Benefit amount is: **\$50**

\$50 per covered person per calendar year

Health Screening Benefit