



Critical Illness with Cancer Insurance

MetLife
 (800) 638-5433
<https://www.askmetlife.com>

MetLife

Critical Illness Insurance protects you and your family in the event of a serious illness or other medical condition with coverage that is portable (meaning you can take it with you, if you leave).

Depending on the diagnosis you receive, your benefit payment may be 100% or 25% of your selected benefit amount. Payments are made directly to the employee and can be applied to claims, household bills, or other expenses as needed.

Rates will be based on the amount you have selected, your age upon issuance, and whether you use tobacco.

Please speak with a Benefits Counselor for personalized rates.

Benefit	Critical Life Events
	Benefit Amount
Coverage Amounts	
Employee	\$10,000 to \$50,000
Spouse	50% of employee amount
Child	50% of employee amount
100% Benefit	
Heart Attack	100%
Stroke	
Major Organ Transplant	
Coronary Artery Bypass Graft	
End Stage Renal Failure	
Alzheimer's Disease	
Full Cancer Benefit	
25% Benefit	
ALS	25%
Cerebral Palsy	
Cystic Fibrosis	
Partial Cancer Benefit	
Pre-Existing Conditions	
	3-month look back / 6-month waiting
Health Screening Benefit	
Annual Wellness Exam	\$75

Critical Illness Monthly Deductions per \$1,000 (Non-Tobacco)						
Age	18 – 29	30 – 39	40 – 49	50 – 59	60 – 69	70+
Employee	\$0.47	\$0.74	\$1.48	\$2.56	\$3.74	\$4.89
Employee + Spouse	\$0.80	\$1.27	\$2.51	\$4.30	\$6.16	\$8.01
Employee + Child(ren)	\$0.70	\$0.97	\$1.71	\$2.79	\$3.97	\$5.12
Family	\$1.03	\$1.50	\$2.74	\$4.53	\$6.39	\$8.24

Critical Illness Monthly Deductions per \$1,000 (Tobacco)						
Age	18 – 29	30 – 39	40 – 49	50 – 59	60 – 69	70+
Employee	\$0.68	\$1.15	\$2.40	\$4.22	\$6.27	\$8.35
Employee + Spouse	\$1.13	\$1.93	\$4.03	\$7.07	\$10.33	\$13.71
Employee + Child(ren)	\$0.91	\$1.38	\$2.63	\$4.45	\$6.50	\$8.58
Family	\$1.36	\$2.16	\$4.26	\$7.30	\$10.56	\$13.94