



## Help complete your healthcare coverage with Cancer Insurance.

Financial support when you need it most.

- Specialist co-pays
- Prescriptions
- Airfare and hotel

**Cancer insurance works to supplement your medical coverage** — and pays in regardless to what your medical plan may or may not cover. It's coverage that can provide financial support when you or a loved one has a verified diagnosis of cancer. Upon initial verified diagnosis of a covered cancer condition,<sup>1</sup> it provides you with a lump-sum payment. For a qualifying recurrence of cancer,<sup>2</sup> you'll receive another lump-sum payment equal to the initial benefit amount you choose.

**Benefit Payments may be used as you see fit, such as to help with expenses not covered by your medical plan or your disability income plan.**

### Q. How does the payment work?

**A. We make payments directly to you.** The amount you receive is not impacted by what you receive from any other insurance you might have, and you can spend it however you like. You might use it to help pay for medical plan deductibles and co-pays, for out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering, Cancer Insurance is there to help make life a little easier.

### Q. Am I eligible to enroll for this coverage?

**A. Yes, you can enroll both yourself and your eligible family members.**<sup>3</sup> All you need to do is enroll during the enrollment period.

### Q. I have a medical plan at work, so why do I need cancer insurance?

**A. One of the hardest parts of managing an illness like cancer 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 or with services that just aren't covered, such as deductibles, co-pays, extra costs for out-of-network care, or extra costs for non-covered services. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people may not be 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.

## Cancer Insurance

Coverage that can be used to help pay for expenses associated with cancer, such as those that may not be covered under your medical plan.

**Q. Can I enroll for this coverage without having to take a medical exam?**

**A. Yes. Your cancer coverage is guaranteed,<sup>4</sup>** 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 much will it cost?**

**A. Cancer insurance may be more affordable than you think.** It's designed to be a way to supplement your healthcare and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

**Q. How do I pay for my coverage?**

**A. You pay premiums through payroll deductions,** so you never have to worry about writing a check or missing payments.

**Q. Are benefits paid directly to me or my healthcare provider?**

**A. Payments will be paid directly to you,** not to the doctors, to the hospitals, or to any other healthcare providers; the check is made payable to you. There's no need to coordinate the benefit payments with any other insurance you may have.

**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.<sup>5</sup>

## Have other questions?

Please call MetLife directly at  
**1 800 GET-MET8**  
**(1 800 438-6388),**  
M–F 8 am – 8 pm (EST)  
and talk with a benefits consultant.

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.
3. Covered Family Member means all Covered Persons as defined in the Certificate.
4. 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. 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 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.
5. 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.

**The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Cancer Covered Condition Category.**

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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both MetLife's CII product 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, GPNP19-CI or contact MetLife for more information. Please 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.

