



MetLife® Voluntary Employee Benefits Critical Illness Insurance

Common Questions & Answers About Critical Illness Insurance from MetLife

What Is Critical Illness Insurance?

Many individuals have had a family member, friend or acquaintance who has felt the physical, emotional and financial effects of a critical illness: a colleague diagnosed with cancer, a friend's parent who has suffered a stroke, or a loved one who had a heart attack. Sometimes, despite having good medical insurance, there are expenses associated with a critical illness that many medical plans just do not cover. One such product that can help fill this financial gap is Critical Illness Insurance. One type of Critical Illness Insurance pays a lump-sum benefit when the insured experiences a covered condition.

How Can the Lump-sum Policy Work?

If an insured gets one of the covered illnesses, he or she needs to notify the insurance company typically within 30 days of the initial diagnosis. Once the insurance company confirms the illness, the lump-sum payment will be sent directly to the insured. Some plans offer additional occurrence options while other plans terminate once the full benefit amount has been paid.

The lump-sum payment can be spent on anything the insured wants—whether or **not** it is directly related to the critical illness including:

- Medical co-pays and deductibles
- Mortgage and rent payments
- Utility payment's and other household bills

What Types of Illnesses are Covered?

Critical Illness Insurance covers the first occurrence of certain medical conditions. These medical conditions can typically include the following:

- Heart attack
- Stroke
- Cancer
- Kidney failure
- Major organ transplant
- Coronary artery bypass graft

Why Should I Consider Critical Illness Insurance?

There are many reasons to purchase Critical Illness Insurance. Among them are trends that include increased life expectancy, ongoing medical advances, the increasing cost of healthcare, lower rates of personal savings, and most importantly, increased survival rates following a critical illness. These are all important motivators – however, in these uncertain economic times, critical illness insurance can become an even more important addition to your financial safety net.

As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency. However, not everyone is in the financial position to set aside a chunk of money for a “rainy day.” Preparation is the key. Critical Illness Insurance can help employees achieve the peace of mind needed to concentrate on recovery instead of finances. Have you considered the financial impact if you or your spouse needed to take time off of work in the event of a critical illness? Loss of income coupled with out-of-pocket expenses for individuals who experience a critical illness can be daunting. In these financial times, probably the most important question to ask is...if you experienced a critical illness, could your nest egg withstand the financial impact?

How can I apply as well as get additional information about Critical Illness Insurance?

You can only apply for MetLife Critical Illness Insurance during your company's open enrollment period. To apply or to get additional information, please call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8 am – 6pm, EST). MetLife will be happy to help.

MetLife Critical Illness Insurance (CII) is a limited group 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. In most states, there is a 30-90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.

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