

What is critical illness insurance?

This is coverage that can help cover the extra expenses associated with a serious illness.

When a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment of \$10,000, \$20,000, \$30,000 or \$40,000 in Initial Benefits upon diagnosis. The Total Benefit Amount available to you is 3 times the Initial Benefit Amount, which is \$30,000, \$60,000, \$90,000, or \$120,000, in the event that you suffer more than one Covered Condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

Q. What types of illnesses are covered under this plan?

A. If you meet the group policy and certificate requirements, critical illness insurance provides you with a lump-sum payment upon diagnosis of the following conditions:

- Cancer¹
- Heart Attack
- Major Organ Transplant
- Stroke²
- Kidney Failure
- Coronary Artery Disease
- Alzheimer's disease³



Payments may be used to help pay for expenses generally not covered by medical and disability income coverage.

Q. What happens if I have a recurrence?

A. Your plan pays a one time Recurrence Benefit per Covered Condition for the following covered conditions: Cancer, Heart Attack, Stroke and Major Organ Transplant. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.

Q. Who is eligible to enroll for this coverage?

A. You and your eligible family members.⁴ You just need to apply during your enrollment period.

Q. I have a good medical plan at work. Why do I need critical illness insurance?

A. Even quality medical and disability income plans don't always cover all of your expenses.

For example, your medical coverage may have deductibles and copays and may not cover out-of-network treatments. And if you're out on disability, only a portion of your income may be covered. Some families spend as much as \$14,444 or more during a time of critical illness and recovery⁵ and most people will need the means to cover extra medical and daily living expenses for items like groceries, housing expenses, car payments, and more.

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

A. Yes. Provided you are actively at work and an active member of CSEA your enrollment is guaranteed.⁶



Have other questions?

Please call
Pearl Insurance
directly at
1 877 847-2732
and talk with a
benefits consultant.

Q. Are there any other benefits payable under this critical illness insurance plan?

A. Yes. This plan provides a \$75 annual benefit per calendar year for eligible health screenings/prevention measures.⁷ This benefit amount is above and beyond the Total Benefit Amount.

Q. How much does critical illness insurance cost?

A. This coverage may be less expensive than you think. You can put this coverage in place as a way to supplement your medical and disability income plans. Exact rates can be found in the materials provided by your plan administrator.

Q. How do I pay for my coverage?

A. Premiums will be conveniently paid through payroll deduction, so you never have to worry about writing a check or missing a payment.

Q. Are payments made directly to me or my health care provider?

A. Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home.

1. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. Skin Cancer is covered at 5% of the Initial Benefit Amount (but not less than \$250).
2. In certain states, the Covered Condition is Severe Stroke.
3. Please review the Outline of Coverage for specific information about Alzheimer's disease.
4. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
5. MetLife Accident and Critical Illness Impact Study, October 2013.
6. Coverage is guaranteed provided (1) the member is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Medical coverage is required to enroll. Additional restrictions apply to dependents serving in the armed forces or living overseas.
7. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods.

METLIFE'S 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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable 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 GPNP09-CI, or contact your plan administrator 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.



Why is having critical illness insurance so important?

Your family’s expenses will continue if and when a critical illness occurs.

Financial experts recommend having 3–9 months of living expenses set aside to help in an emergency situation¹ like undergoing a serious illness. However, with today’s economy, most families don’t have that kind of money in reserve.

Quality health and disability insurance plans aren’t always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including:

- | | |
|-------------------------|---------------------------|
| Health plan deductibles | Out-of-network treatments |
| Prescription copays | Alternative treatments |

Critical illnesses can happen at any age and more often than you may think.

The odds of you or a family member suffering a critical illness are actually quite surprising. Studies have shown:

- The average age for onset of a critical illness is 43.²
- Every year about 735,000 Americans have a heart attack.³
- 1 out of every 2 men will be diagnosed with cancer at some point in their lives.⁴
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.⁴

Critical illness insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have.

How can having MetLife Critical Illness Insurance benefit you and your loved ones?

MetLife Critical Illness Insurance provides a lump-sum payment if you or a covered family member is diagnosed with one of the following medical conditions and meets the policy and certificate requirements:

Cancer,⁵ Heart Attack, Stroke,⁶ Coronary Artery Disease, Kidney Failure, Alzheimer’s Disease⁷ and Major Organ Transplant. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following Covered Conditions: Cancer, Heart Attack, Stroke and Major Organ Transplant. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.

Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check mailed directly to your home. The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills like:

- | | |
|---------------------------|--|
| Groceries | Child care |
| Mortgage and car payments | Or any other way you want; the choice is yours |



Enroll today!

For questions, please call Pearl Insurance at **1 877 847-2732**

Why should I enroll now?

- Competitive member rates
- Your acceptance is guaranteed providing you are actively at work.⁸
- Convenient payroll deduction

Help protect yourself, your family, and your budget from the financial impact of a critical illness.



1. www.bankrate.com, How big should your emergency fund be?, Accessed November 2016.
2. e-personalFinance.com, How Does Critical Illness Insurance Work, Accessed March 2014.
3. CDC, www.cdc.gov/HeartDisease/facts.htm. Accessed November 2016.
4. American Cancer Society, Lifetime Risk of Developing or Dying From Cancer. Last Revised: March 23, 2016.
5. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. Skin Cancer is covered at 5% of the Initial Benefit Amount (but not less than \$250).
6. In certain states, the Covered Condition is Severe Stroke.
7. Please review the Outline of Coverage for specific information about Alzheimer's disease.
8. Coverage is guaranteed provided (1) the member is actively at work and (2) any dependents to be covered are not under medical restriction as described in the Certificate. Medical coverage is required to enroll. Additional restrictions apply to dependents serving in the armed forces or living overseas.

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Why critical illness insurance makes sense

Critical illness insurance can help with unexpected expenses that may not be covered by your medical insurance.

Why do I need it?

Your medical insurance helps cover your medical bills if you get sick. But a serious illness, such as cancer,¹ heart attack or stroke² may bring unexpected expenses that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn an income, which may cause you to dip into your savings. Some expenses might include:

- Essential living expenses, especially if you can't work or if a relative takes time off to help care for you
- Medical copays and deductibles
- Additional childcare while you recover

How much should I be prepared for?

By themselves, these expenses may not seem significant but together they can add up. In fact, out-of-pocket costs associated with an unexpected critical illness can be as high as \$14,444 or more, according to MetLife survey respondents.³

[Now that you know how critical illness insurance can help protect your financial security, take a few minutes to learn more and enroll today.](#)

During these uncertain economic times, critical illness insurance can become an even more important addition to your financial safety net.

How does critical illness insurance help?

Critical illness insurance covers specific conditions such as cancer, heart attack or stroke. Plus, it:

- Provides a lump-sum payment if you are diagnosed with a covered condition
- Helps you focus on your recovery instead of your finances
- Can supplement your savings to help pay for unexpected expenses related to a critical illness

And the plan also:

- Offers convenient payroll deduction
- May be less expensive than you think

METLIFE CRITICAL ILLNESS INSURANCE IS PROVIDED UNDER A LIMITED GROUP INSURANCE POLICY AND CERTIFICATE.

1. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount.
2. In certain states, the Covered Condition is Severe Stroke.
3. MetLife Accident and Critical Illness Impact Study, October 2013.

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Critical Illness Insurance Plan Summary

COVERAGE OPTIONS

Critical Illness Insurance		
Eligible Individual	Initial Benefit	Requirements
Member	\$10,000, \$20,000, \$30,000, \$40,000	Coverage is guaranteed provided you are actively at work. ³
Spouse/Domestic Partner ¹	Up to 100% of the member's Initial Benefit	Coverage is guaranteed provided the member is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ³
Dependent Child(ren) ²	50% of the member's Initial Benefit	Coverage is guaranteed provided the member is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. ³

BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following Covered Conditions: Cancer, Heart Attack, Stroke and Major Organ Transplant. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$30,000, \$60,000, \$90,000, or \$120,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Cancer ⁴		
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Skin Cancer	5% of Initial Benefit (but not less than \$250)	Not applicable
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke ⁵	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Disease	100% of Initial Benefit	Not applicable
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's disease ⁶	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	100% of Initial Benefit

Example of Initial & Recurrence Benefit Payments

The example below illustrates a member who elected an Initial Benefit of \$30,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$90,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of 100%	\$60,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of 100%	\$30,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of 100%	\$0

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.

SUPPLEMENTAL BENEFITS

MetLife provides coverage for the Supplemental Benefits listed below. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

Health Screening Benefit⁷

MetLife will provide an annual benefit of \$75 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year. Eligible screening/prevention measures include:

• routine health check-up exam	• fasting blood glucose test
• biopsies for cancer	• fasting plasma glucose test
• blood chemistry panel	• flexible sigmoidoscopy
• blood test to determine total cholesterol	• hearing test
• blood test to determine triglycerides	• hemocult stool specimen
• bone marrow testing	• hemoglobin A1C
• breast MRI	• human papillomavirus (HPV) vaccination
• breast ultrasound	• immunization
• breast sonogram	• lipid panel
• cancer antigen 15-3 blood test for breast cancer (CA 15-3)	• mammogram
• cancer antigen 125 blood test for ovarian cancer (CA 125)	• oral cancer screening
• carcinoembryonic antigen blood test for colon cancer (CEA)	• pap smears or thin prep pap test
• carotid doppler	• prostate-specific antigen (PSA) test
• chest x-rays	• serum cholesterol test to determine LDL and HDL levels
• clinical testicular exam	• serum protein electrophoresis
• colonoscopy	• skin cancer biopsy
• complete blood count (CBC)	• skin cancer screening
• dental exam	• skin exam
• digital rectal exam (DRE)	• stress test on bicycle or treadmill
• Doppler screening for cancer	• successful completion of smoking cessation program
• Doppler screening for peripheral vascular disease	• tests for sexually transmitted infections (STIs)
• echocardiogram	• thermography
• electrocardiogram (EKG)	• two hour post-load plasma glucose test
• electroencephalogram (EEG)	• ultrasounds for cancer detection
• endoscopy	• ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
• eye exam	• virtual colonoscopy



QUESTIONS & ANSWERS

How do I enroll?

Enroll for coverage by calling Pearl Insurance at 1 877 847-2732.

Who is eligible to enroll?

Active members who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage.³

How do I pay for coverage?

Coverage is paid through convenient payroll deduction.

Who do I call for assistance?

Visit www.cseainsurance.com or contact a Pearl Insurance Benefit Consultant at 1 877 847-2732.

Footnotes:

¹ Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

² Dependent Child coverage varies by state. Please contact your plan administrator more information.

³ Coverage is guaranteed provided (1) the member is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Medical coverage is required to enroll. Additional restrictions apply to dependents serving in the armed forces or living overseas.

⁴ Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. Skin Cancer is covered at 5% of the Initial Benefit Amount (but not less than \$250).

⁵ In certain states, the covered condition is Severe Stroke.

⁶ Please review the Outline of Coverage for specific information about Alzheimer's disease.

⁷ The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods.

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Health Screening Benefit (HSB)



Annual physicals help reveal changes to your health in a timely manner, making any **necessary treatment** more likely to **succeed**.¹



At least **60%** of the annual colorectal cancer **deaths** in the U.S. could be **prevented** with recommended screenings.¹



For women in their 40s and 50s, annual mammogram screenings **decrease** breast cancer **deaths** by **15 to 29%**.²

The MetLife Health Screening Benefit³ provides you coverage for taking care of your health.

Make the most of your policy

You're likely already getting one of these health screenings annually, so why not receive a benefit for doing so? With MetLife's Health Screening Benefit, available with critical illness insurance (CII), you'll receive \$75 each year you take one of the covered screenings or tests.



How it works

Susan goes to the doctor for her annual physical. Afterwards, she submits the Explanation of Benefits, along with a claim form, to the MetLife Claims Department. Susan receives her HSB payment within 10 days or less. It's that easy!

This payment is in addition to your CII Total Benefit Amount and any medical insurance reimbursement you may receive as well.



With competitive member rates, you can get critical illness insurance for less than the monthly price of a gym membership.⁴

Some of the covered screening/prevention measures are:

Annual physical exam

Pap smear or thin prep pap test

Carotid doppler

Colonoscopy, virtual colonoscopy

Human papillomavirus (HPV) vaccination

Endoscopy

Electrocardiogram (EKG)

Breast exams: mammogram, breast ultrasound & breast sonogram

Skin cancer screening

Stress test on bicycle or treadmill

Blood Test to determine total cholesterol

For a complete list, please see a copy of the certificate.

Filing a claim is easy!

1. Visit www.cseainsurance.com to obtain a claim form or call Pearl Insurance at 1 800 697-2732; complete sections A & B
2. Select method for proof of screening that will be provided to MetLife (e.g. Explanation of Benefits, test results)
3. In section C, check which Health Screening Benefit you are claiming
4. Fax or mail back signed form and proof of screening

Claims are generally processed within 10 business days

To learn more and enroll, call Pearl Insurance at 1 877 847-2732.



1. Division of Cancer Prevention and Control, Centers for Disease Control and Prevention (CDC). Screening for Colorectal Cancer: It's the Right Choice. Page last updated: September 22, 2015. http://www.cdc.gov/cancer/colorectal/basic_info/screening/infographic.htm
2. Mayo Clinic. Test and Procedures: Mammogram. Sandhya Pruthi, M.D. <http://www.mayoclinic.org/tests-procedures/mammogram/expert-answers/mammogram-guidelines/faq-20057759>.
3. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods.
4. Based on average costs at national retail chains.

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