

# Critical Illness Insurance Plan Summary



Benefits that may help pay for expenses that may not be covered by your medical plan.

## Critical Illness Insurance

Eligible Individual	Initial Benefit	Requirements
<b>Coverage Options</b>		
<b>Member</b>	<b>\$10,000, \$20,000, \$30,000 or \$40,000</b>	Coverage is guaranteed provided you are actively at work. <sup>1</sup>
<b>Spouse/Domestic Partner<sup>2</sup></b>	<b>\$10,000, \$20,000, \$30,000 or \$40,000</b>	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. <sup>1</sup>
<b>Dependent Child(ren)<sup>3</sup></b>	<b>\$10,000, \$20,000, \$30,000 or \$40,000</b>	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. <sup>1</sup>

## Benefit Payment

Your **Initial Benefit** provides a lump-sum payment upon the first verified diagnosis of a Covered Condition. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following Covered Conditions: Cancer<sup>4</sup>, Heart Attack, Stroke<sup>6</sup> and Major Organ Transplant<sup>7</sup>. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.<sup>8</sup>

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
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Skin Cancer <sup>1</sup>	5% of Initial Benefit but not less than \$250)	Not applicable
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Disease <sup>9</sup>	100% of Initial Benefit	Not applicable
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease <sup>10</sup>	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	100% of Initial Benefit



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### Example of Initial & Recurrence Benefit Payments

The example below illustrates a member who elected an Initial Benefit of \$20,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$60,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack — first verified diagnosis	Initial Benefit payment of \$20,000 or 100%	\$40,000
Heart Attack — second verified diagnosis, two years later	Recurrence Benefit payment of \$20,000 or 100%	\$20,000
Kidney Failure — first verified diagnosis, three years later	Initial Benefit payment of \$20,000 or 100%	\$0.00

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 Benefit<sup>11</sup>

MetLife will provide an annual benefit of \$100 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.

### What are the covered screenings/tests?

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

# Critical Illness Insurance

## Questions & Answers

### Q. How do I enroll?

A. Enroll for coverage by calling **Pearl Insurance at 1 (877) 847-2732** or visiting <https://startprotectingyourfuture.com/csea/ci-active> to enroll online

### Q. Who is eligible to enroll?

A. **Active members who are actively at work along with their spouse/domestic partner and dependent children can enroll for MetLife Critical Illness Insurance coverage.**<sup>1</sup>

### Q. How do I pay for coverage?

A. **Coverage is paid through payroll deduction.**

### Q. What is the coverage effective date?

A. **The coverage effective date will be communicated by Pearl Insurance and begins after your first deduction. Payroll deductions typically begin within 2-4 pay cycles.**

- <sup>1</sup> 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. Coverage is guaranteed provided (1) the member 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 apply to dependents serving in the armed forces or living overseas.
- <sup>2</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
- <sup>3</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.
- <sup>4</sup> 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. Amount. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
- <sup>5</sup> The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
- <sup>6</sup> In certain states, the covered condition is Severe Stroke.
- <sup>7</sup> In some states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details.
- <sup>8</sup> We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Treatment Free Period.
- <sup>9</sup> In NJ and NY sitused cases, the Covered Condition is Coronary Artery Disease.
- <sup>10</sup> Please review the Outline of Coverage for specific information about Alzheimer's disease.
- <sup>11</sup> The Health Screening Benefit is not available in all states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

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 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 GPNP07-CI or GPNP09-CI, or 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.

