Facts & Stats

Recent studies have shown

42% of all personal bankruptcies are a result of medical expenses. The study also reveals that **78%** of those who filed had insurance.[1]

With competitive employee rates, you can get monthly Critical Illness Insurance coverage for less than the cost of...

Tankful
of unleaded gas
for an SUV

Monthly
gym membership

Based on average costs at national retail chains

2 gallons of milk
per week

How it works

This illustration is based on a $30,000 Initial Benefit Amount plan.[2]

Illness — Covered Condition	Payment	Total Benefit Remaining
Heart Attack — 1st diagnosis	Initial Benefit payment of $30,000 or 100%	200% ($60,000)
Stroke— 1st diagnosis	Initial Benefit payment of $30,000 or 100%	100% ($30,000)
Kidney Failure — 1st diagnosis (3 years later)	Initial Benefit payment of $30,000 or 100%	0% ($0)

MetLife Critical Illness Insurance:
$30,000
Initial Benefit Amount

In this example, the covered person would get several lump-sum payments totaling
$90,000

What you need to know about MetLife's Critical Illness coverage:

- Over 20 covered critical illnesses, such as Cancer,[3] Heart Attack, Stroke,[4] and Kidney Failure.
- You and your eligible family members are guaranteed coverage.[5] No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.

Enrollment period: June 25 - July 20,2018
To learn more, call 1 800 GET-MET 8

MetLife

BLACK BOX NETWORK SERVICES

1. 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx Accessed January, 2017.
2. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
3. 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. For NH-sitused cases and NH residents, there is an initial benefit of $100 for All Other Cancer.
4. In certain states, the Covered Condition is Severe Stroke.
5. 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. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas.

metlife.com

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, except for insureds covered under a New York certificate, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII 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 or GPNP14-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.

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