

## A serious illness can leave behind a heavy financial burden.

While you may be thinking, “*That’s why I offer health insurance*”, it may not be enough for everyone. Medical plans may leave employees with unexpected expenses like deductibles, copays, and non-covered services they may not have planned for.



### Imagine...

- One of your employees, Kate, suffered a sudden heart attack.
- After a few days in the hospital, she was discharged and continued her recovery at home.

### MetLife at their side

- Because she had MetLife Critical Illness Insurance, Kate received a lump-sum payment within 10 days, providing the extra financial support to keep moving forward.<sup>1</sup>
- There was no coordination of benefits with her medical plan, so it was quick and easy for Kate to get the money she needed.

### Making life a little easier

- Thankfully, Kate was able to use the money to fly her mother in from out-of-state to be by her side and help with her children while she recovered.
- And she was able to pay some out-of-pocket medical expenses and mortgage payments while she was recovering.

\*"This is a hypothetical example and does not represent a specific individual's experience. Your actual experience and results may differ."

### Navigating life together

Studies have shown 67% of Americans are worried about being able to afford unexpected medical bills for themselves and their family.<sup>2</sup>



# Knowing her kids and her bills were taken care of, Kate was able to focus on her recovery...and get back on her feet.

With benefits that are simple to understand and easy to use, we'll help you provide the right plan for your employees' needs. Our innovative Critical Illness solutions provide:

- **Lump-sum payments made directly to the employee**  
They'll receive a cash benefit that they can use any way they'd like (e.g. out-of-pocket medical expenses, child care, monthly bills). And they'll receive it regardless of what's covered by their medical plan.
- **Guaranteed issue coverage**  
Employees, spouses, and children (up to age 26) are guaranteed coverage.<sup>3</sup> There are no required medical exams or health questions to answer.
- **Coverage for a range of medical conditions**  
They're covered for a broad range of medical conditions, including Heart Attack<sup>4</sup>, Stroke<sup>5</sup>, Cancer,<sup>6</sup> Kidney failure, Alzheimer's Disease,<sup>7</sup> Coronary Artery Bypass Graft,<sup>8</sup> and more.
- **Portability for continuation of coverage**  
If employees change jobs or retire, they can continue their coverage.<sup>9</sup>

**Our people and resources deliver a simple and easy service experience for you — from set up to the day-to-day administration.**

**And with our broad range of solutions, we can be your single, trusted carrier for your employee benefits needs.**

Get expert guidance for confident decisions — for your organization and your employees.  
**Contact your MetLife representative today.**

[metlife.com](https://www.metlife.com)

1. 97% of decisions on "clean claims" are made within 3 business days. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It can take up to 10 business days to process clean claims. Internal MetLife data as of 2020.
2. Kaiser Family Foundation Data Note: Americans' Challenges with Health Care Costs, July 14, 2022. <https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/March-2022>
3. 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. Children may be covered to age 26.
4. 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.
5. In some states, the Covered Condition is Severe Stroke.
6. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for all other cancers.
7. Please review the Outline of Coverage for specific information about Alzheimer's disease.
8. In certain states the Covered Condition is Coronary Artery Disease.
9. 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.

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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. 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 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 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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