

FREQUENTLY ASKED QUESTIONS

MetLife



What is MetLife Critical Illness Insurance (CII)?

MetLife CII provides you with a lump-sum benefit in the event a Covered Family Member* is diagnosed with one of the following medical conditions (as they are defined by the group certificate) and meets the policy and certificate requirements:

- **Category 1** incorporates certain **cancer**-related conditions: Full Benefit Cancer¹, Partial Benefit Cancer² and Bone Marrow Transplant.
- **Category 2** incorporates certain **heart**-related conditions: Heart Attack, Stroke³, Coronary Artery Bypass Graft⁴ and Heart Transplant.
- **Category 3** incorporates certain **other** Covered Conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure.

How can this coverage benefit me?

Despite having comprehensive medical insurance, there are still expenses associated with a critical illness that many medical plans may not be designed to pay, such as co-pays, deductibles, out-of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. You may use this lump sum benefit payment as you see fit to help pay for costs not typically covered by other types of insurance.

How does MetLife CII work?

As a MetLife certificate holder, if you experience one of the Covered Conditions within any category and meet the group certificate requirements, you will receive a lump sum benefit payment to use as you see fit. The payment amount depends on the illness you experience. For all Covered Conditions, other than Coronary Artery Bypass Graft and Partial Benefit Cancer, you will receive 100% of the Category Benefit Amount (unless you have already received a Partial Benefit Payment for a Covered Condition in the same category in which case you would receive the remaining 75% of the Category Benefit Amount).

After 100% of a Category Benefit Amount has been paid, that category will close and you will not receive any additional payments within that category. If you are later diagnosed with another Covered Condition that falls within one of the two remaining categories, you can receive another lump sum benefit payment for that category. Once 100% of the Category Benefit Amount has been paid in each of the three categories, the coverage is terminated. **There is no waiting period required for this overall coverage to be in effect.**

What are my coverage options?

Employee: Benefit of \$15,000 (Your enrollment will be guaranteed for coverage, provided you are actively at work and have medical coverage.)

Spouse: Benefit of \$15,000 (provided the employee has qualified for and enrolled for coverage and the Spouse has medical coverage.)

Dependent Child[ren]⁴: Benefit of \$10,000 (provided the employee has qualified for and enrolled for coverage and the Dependent Child[ren] have medical coverage.)

How do I enroll?

During the enrollment period, MetLife would like to offer you the opportunity to enroll for yourself, your Spouse and Dependent Child[ren]⁴ for coverage by completing the benefit election form found on www.ahbelobenefits.com and mailing it or faxing it to MetLife at 1-866-268-2621. Your enrollment will be guaranteed, provided you are actively at work and have medical coverage.

Payment Examples

The following is a payment example for an employee who purchased a \$15,000 Category Benefit Amount:

An insured is diagnosed as having Lung Cancer.	MetLife would pay 100% of the Category Benefit Amount or \$15,000. This would terminate the coverage for all Category 1 – Cancer-related conditions. The insured is still eligible for benefits for Covered Conditions in Categories 2 and 3.
Two years later, the insured has a Coronary Artery Bypass Graft.	MetLife would pay 25% of the Category Benefit Amount = \$3,750. The insured would still have 75% of the Category Benefit Amount remaining if he/she experiences another Category 2 – Heart related condition.
Then, the following year, the insured suffers a debilitating Stroke.	MetLife would pay the remainder of the Category Benefit Amount for Category 2 – 75% of \$15,000 = \$11,250. This would terminate the coverage for all Category 2 – Heart-related conditions. The insured is still eligible for benefits for Covered Conditions in Category 3 – other conditions.
Three years later, the insured has Kidney Failure.	MetLife would pay 100% of the Category 3 Benefit Amount = \$15,000. Since the insured has exhausted 100% of the Category Benefit Amount in each of the three categories, the coverage is terminated.

Please refer to Disclosure Statement/Outline of Coverage for more information including the exclusions and limitation which apply to coverage.

Questions?

Please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8 a.m. – 11 p.m. EST and a MetLife Customer Service Representative will be happy to assist you. Individuals with a TTY may call 1-800-855-2880.

MetLife Critical Illness Insurance is a limited benefit insurance policy.

*Covered Family Members means all Covered Persons as defined in the Certificate.

1 Please review the Outline of Coverage for specific information about cancer benefits.

2 For Coronary Artery Bypass Graft and Partial Benefit Cancer, the employee will receive 25% of the Category Benefit Amount. The remaining 75% will be available should the insured experience another covered condition within the same category.

3 In certain states, the covered condition is severe stroke.

4 Dependent Child coverage varies by state. Please contact MetLife for more information.

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 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 Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information.

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