Help supplement your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

Protect yourself, your family and your budget

Critical illnesses can happen when you least expect them — and they can be costly. Even good medical plans can leave you with big expenses. Plan deductibles, co-pays and costs for out-of-network care can add up fast. Critical Illness Insurance may help protect your finances by providing you with one lump-sum payment (when there is a verified diagnosis of a covered condition).

The cash can help you focus on getting back on track. Best of all, the payment is made directly to you, and is paid in addition to any other insurance you may have. It’s yours to spend however you need, including for your or your family’s everyday living expenses.

More than 30 critical conditions covered, including:

- Cancer¹
- Kidney failure
- Heart attack²
- Major organ transplant³
- Stroke⁴
- Coronary artery bypass graft⁵
- Alzheimer’s disease⁶

For greater security, you are covered if the medical condition (such as cancer, heart attack and stroke) should recur.⁷ There are no preexisting conditions for heart attack or stroke and no waiting periods between different covered conditions.

The advantages of getting Critical Illness Insurance through work:

- Competitive group rates
- Guaranteed coverage for employees, spouses, and children up to age 26⁸
- No medical exam needed
- Premiums paid through payroll deductions
- Portable coverage so you can take it with you⁹

Get financial support when you or a loved one has a verified diagnosis of a covered condition.
**Table:**

<table>
<thead>
<tr>
<th>Illness</th>
<th>Covered condition</th>
<th>Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heart attack</td>
<td>1st verified diagnosis</td>
<td>Initial payment of $20,000 or 100%</td>
</tr>
<tr>
<td>Heart attack</td>
<td>2nd verified diagnosis (2 years later)</td>
<td>Recurrence payment of $20,000 or 100%</td>
</tr>
<tr>
<td>Kidney failure</td>
<td>1st verified diagnosis (3 years later)</td>
<td>Initial payment of $20,000 or 100%</td>
</tr>
</tbody>
</table>

**Consider this scenario:**

Nobody would have expected me to suffer a heart attack. But one morning while teaching English class, I felt an intense shortness of breath along with pain in my jaw. Luckily, the school nurse called 911. At first, I just had to focus on getting better, the last thing I needed was to worry about finances. Critical Illness Insurance helped me and my family pay for things that medical insurance didn’t cover, like specialist co-pays and extra help around the house while I recovered.

**Questions? Call MetLife Customer Service.**

1-800-GET-MET8 (1-800-438-6388)

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. 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.
3. In most 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. In some states, the condition is Major Organ Failure.
4. In certain states, the Covered Condition is Severe Stroke.
5. In certain states, the Covered Condition is Coronary Artery Disease.
6. Please review the Outline of Coverage for specific information about Alzheimer’s disease.
7. Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period.
8. Coverage is guaranteed provided (1) the employee is actively at work and (2) any dependents to be covered are not under medical restriction as described in the Certificate. If the employee undergoes a transplant procedure for the same organ while coverage is in effect, we may not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.
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.
10. This is a hypothetical example 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.