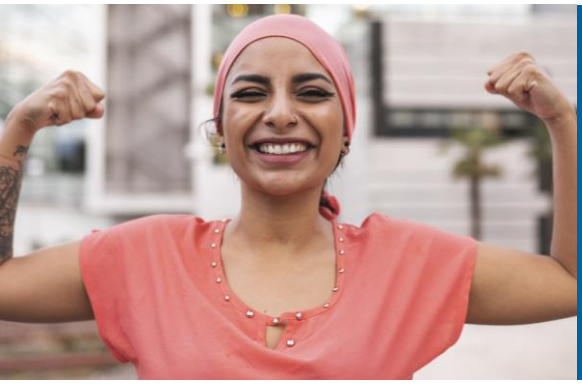
MetLife | Critical Illness Insurance

Kansas Department of Administration State Employee Health Plan



Help supplement your healthcare coverage with critical illness insurance.

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

Why do I need it?

Your medical insurance may help cover your medical bills if you get sick, but a serious illness like cancer,[1] heart attack[2] or stroke[3] may bring unexpected expenses that may not be covered by your medical insurance.

At the same time, a critical illness may affect your ability to earn an income, which may cause you to dip into your savings. Some expenses might include:

- Essential living expenses, especially if you can't work or if a relative takes time off to help care for you.
- Medical copays and deductibles.
- Additional childcare while you recover.

How does critical illness insurance help?

Critical illness insurance covers specific conditions like cancer,[1] heart attack[2] or stroke[3], and:

- Provides a lump-sum benefit payment if you are diagnosed with a covered condition.
- Can help you focus on your recovery instead of your finances.
- Can supplement your savings to help pay for unexpected expenses related to a critical illness.

The plan also:

- Offers convenient payroll deduction
- May be more cost-effective than you think

Now that you know how critical illness insurance can help protect your financial security, take a few minutes to learn more and enroll today!

Critical illness insurance can help with unexpected expenses, irrespective of what may or may not be covered by your medical insurance.

*Voluntary benefit premiums are deducted after taxes.

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 certain states, the Covered Condition is Severe Stroke.

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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's CII product 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, GPNP19-CI or contact MetLife for more information. Please 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.

MetLife

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