

## Critical Illness Insurance

### Questions & Answers

**Q. Who is eligible to enroll for this critical illness coverage?**

**A. You are eligible to enroll yourself and your eligible family members!**<sup>5</sup> You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

**Q. What happens if my employment status changes? Can I take my coverage with me?**

**A. Yes, you can take your coverage with you.**<sup>6</sup> You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

**Q. Who do I call for assistance?**

**A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.**

### Insurance Rates

MetLife offers group rates and payment of premium through payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

#### Monthly Premium for Employees who Elect \$15,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$3.00	\$6.00	\$7.65	\$10.65
25 - 29	\$3.30	\$6.45	\$7.80	\$11.11
30 - 34	\$4.50	\$8.85	\$9.15	\$13.50
35 - 39	\$6.00	\$12.00	\$10.65	\$16.50
40 - 44	\$8.85	\$17.40	\$13.50	\$22.05
45 - 49	\$13.05	\$26.55	\$17.70	\$31.05
50 - 54	\$18.45	\$38.70	\$22.95	\$43.20
55 - 59	\$25.05	\$54.75	\$29.70	\$59.40
60 - 64	\$35.70	\$77.85	\$40.35	\$82.50
65 - 69	\$53.25	\$120.15	\$57.90	\$124.80
70 - 74	\$82.80	\$178.20	\$87.30	\$182.85
75+	\$119.40	\$252.30	\$123.90	\$256.95

#### Monthly Premium for Employees who Elect \$30,000 of Coverage

Attained Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$6.00	\$12.00	\$15.30	\$21.30
25 - 29	\$6.60	\$12.90	\$15.60	\$22.20
30 - 34	\$9.00	\$17.70	\$18.30	\$27.00
35 - 39	\$12.00	\$24.00	\$21.30	\$33.00
40 - 44	\$17.70	\$34.80	\$27.00	\$44.10
45 - 49	\$26.10	\$53.10	\$35.40	\$62.10
50 - 54	\$36.90	\$77.40	\$45.90	\$86.40
55 - 59	\$50.10	\$109.50	\$59.40	\$118.80
60 - 64	\$71.40	\$155.70	\$80.70	\$165.00
65 - 69	\$106.50	\$240.30	\$115.80	\$249.60
70 - 74	\$165.60	\$356.40	\$174.60	\$365.70
75+	\$238.80	\$504.60	\$247.80	\$513.90

Rates will increase when a Covered Person reaches a new age band. Rates are subject to change.



## Critical Illness Insurance

<sup>1</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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.

<sup>3</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>4</sup> 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. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will 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.

<sup>5</sup> Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

<sup>6</sup> 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 vary by state. There may be a preexisting condition exclusion. 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