

Why is having Critical Illness Insurance so important?

Your family's expenses will continue if and when a critical illness occurs.

Studies show that the average family spends about \$6,500 during a time of critical illness and recovery.¹ And while financial experts recommend having 3-9 months of living expenses set aside to help in an emergency situation² like undergoing a serious illness, with today's economy, most families don't have that kind of money in reserve.

Quality health and disability income insurance plans aren't always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including:

- Health plan deductibles
- Prescription copays
- Out-of-network treatments
- Alternative treatments

Critical illnesses can happen at any age and more often than you may think.

The odds of you or a family member suffering a critical illness are actually quite surprising. Studies have shown:

- The average age for onset of a critical illness is 43.³
- In a typical year, more than 920,000 Americans will have a heart attack.⁴
- 1 out of every 2 men will be diagnosed with cancer at some point in their lives.⁵
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.⁵

Critical Illness Insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have. Help protect yourself, your family and your budget from the impact of a critical illness. Enroll today!





How can having MetLife's Critical Illness Insurance plan benefit you and your loved ones?

Critical Illness Insurance pays you and your eligible family members⁶ a lump-sum payment for diagnosis of the following conditions:

- Full Benefit Cancer⁷
- Partial Benefit Cancer⁷
- Heart Attack
- Stroke⁸
- Coronary Artery Bypass Graft
- Kidney Failure
- Alzheimer's Disease⁹
- Major Organ Transplant¹⁰
- 22 Listed Conditions (see enclosed Outline of Coverage for details)

You have a choice of a \$15,000 or \$30,000 Initial Benefit Amount. Your Total Benefit Amount will be 3 times the Initial Benefit Amount you select (important details on how the benefits are paid are included in the enclosed Outline of Coverage). The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills like:

- Groceries
- Child care
- Transportation or lodging
- Mortgage and car payments
- Or any other way you want; the choice is yours

MetLife's Critical Illness Insurance plan also includes an important preventive care feature: The Health Screening Benefit will be paid for eligible health screenings/prevention measures, above and beyond the Total Benefit Amount.

For complete details and limitations, please see the enclosed Outline of Coverage. In most states there is a 30-day waiting period for the Health Screening Benefit. Not available to NH residents. No waiting period for MD sitused cases.



Why should I enroll now?

- Competitive group rates
- Your acceptance is guaranteed providing you are actively at work¹¹
- Enrollment period ends soon
- Convenient payroll deduction

Enroll today!

¹ MetLife Financial Impact of a Critical Illness Study, April 2010.

² www.bankrate.com.

³ E-personalFinance.com, How Does Critical Illness Insurance Work, 2012.

⁴ New York Times Health Guide, 2011.

⁵ American Cancer Society, Cancer Facts and Figures 2012.

⁶ Please see your Outline of Coverage for family members that are eligible for coverage.

⁷ Please review the Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount.

⁸ In certain states, the Covered Condition is Severe Stroke.

⁹ Please review the Outline of Coverage for specific information about Alzheimer's Disease.

¹⁰ The employee will receive an additional lump-sum payment of 100% of your Selected Benefit Amount for Major Organ Transplant. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

¹¹ In some states you must have medical coverage to purchase MetLife's Critical Illness Insurance.

METLIFE'S 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. In most states, there is a preexisting condition exclusion. There is a benefit suspension period between recurrences of the same Covered Condition. 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.

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.