



# MetLife

## What Is Critical Illness Insurance?

Many individuals have had a family member, friend or acquaintance who has felt the physical, emotional and financial effects of a critical illness: a colleague diagnosed with cancer, a friend's parent who has suffered a stroke or a loved one who had a heart attack. Despite having good medical insurance, there are expenses associated with a critical illness that many medical plans do not cover. One such product that can help fill this financial gap is Critical Illness Insurance. It pays a lump-sum benefit when the insured experiences a covered condition.

## How Can The Lump-sum Policy Work?

If an insured gets one of the covered illnesses, he or she needs to notify the insurance company with the initial diagnosis. Once the insurance company confirms the illness and the Policy and Certificate requirements have been met, the lump-sum payment will be issued. It can be spent on anything the insured wants—whether or **not** it is directly related to the critical illness including:

- Medical co-pays and deductibles
- Mortgage and rent payments
- Other household expenses

## Why Should I Consider Critical Illness Insurance?

There are many reasons to purchase Critical Illness Insurance. Among them are trends that include increased life expectancy, ongoing medical advances, the increasing cost of



healthcare and lower rates of personal savings. These are all important motivators—however, in these uncertain economic times, Critical Illness Insurance can become an even more important addition to your financial safety net.

Loss of income coupled with out-of-pocket expenses for individuals who experience a critical illness can be daunting. In these financial times, probably the most important question to ask is...if you experienced a critical illness, could your nest egg withstand the financial impact?

## What If I Have More Questions?

To get additional information, please call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8 am–11 pm, EST). Individuals with a TTY may call 1-800-855-2880.

<sup>1</sup> In certain states, the Covered Condition is Severe Stroke.

<sup>2</sup> 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.

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 is a preexisting condition exclusion. There is a Benefit Suspension Period between recurrences. 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. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. [In certain states, availability of MetLife's Group Level Premium Critical Illness Insurance is pending regulatory approval].

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.

## What Types of Illnesses Are Covered?

Critical Illness Insurance typically covers the following:

- Heart attack
- Stroke<sup>1</sup>
- Cancer<sup>2</sup>
- Variety of other conditions depending on the policy.

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