

Why critical illness insurance makes sense

Critical illness insurance can help with unexpected expenses that may not be covered by your medical insurance.

Why do I need it?

Your medical insurance helps cover your medical bills if you get sick. But a serious illness, such as cancer,¹ heart attack or stroke² may bring unexpected expenses that might 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 much should I be prepared for?

By themselves, these expenses may not seem significant but together they can add up. In fact, out-of-pocket costs associated with an unexpected critical illness can be as high as \$14,444 or more, according to MetLife survey respondents.³

[Now that you know how critical illness insurance can help protect your financial security, take a few minutes to learn more and enroll today.](#)

During these uncertain economic times, critical illness insurance can become an even more important addition to your financial safety net.

How does critical illness insurance help?

Critical illness insurance covers specific conditions such as cancer, heart attack or stroke. Plus, it:

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

And the plan also:

- Offers convenient payroll deduction
- May be less expensive than you think

METLIFE CRITICAL ILLNESS INSURANCE IS PROVIDED UNDER A LIMITED GROUP INSURANCE POLICY AND CERTIFICATE.

1. Please review the Disclosure Statement or 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.
2. In certain states, the Covered Condition is Severe Stroke.
3. MetLife Accident and Critical Illness Impact Study, October 2013.

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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII 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 or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product 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.

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