



Out-of-pocket costs associated with an unexpected health issue can be as high as **\$14,444** for a critical illness, according to MetLife survey respondents.<sup>1</sup>

KNOW THE FACTS



Recent studies have shown **42%** of all personal bankruptcies are a result of medical expenses. The study also reveals that **78%** of those who filed had insurance.<sup>2</sup>

With competitive rates for associates, you can get monthly Critical Illness Insurance coverage for

LESS THAN THE COST OF...



Tankful of unleaded gas for an SUV



Monthly gym membership



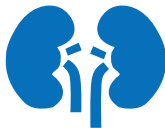
Monthly cell phone bill

Based on average costs at national retail chains

HOW IT WORKS

This illustration is based on a \$30,000 Initial Benefit Amount plan.<sup>3</sup>

Illness - Covered Condition	Payment	Total Benefit Remaining
Heart Attack - 1st diagnosis	Initial Benefit payment of \$30,000 or 100%	(\$60,000)
Heart Attack - 2nd diagnosis (2 years later)	Recurrence Benefit payment of \$30,000 or 100%	(\$30,000)
Kidney Failure - 1st diagnosis (3 years later)	Initial Benefit payment of \$30,000 or 100%	(\$0)



MetLife Critical Illness Insurance:  
\$30,000 Initial Benefit Amount

In this example, the covered person would get several lump-sum payments totaling



**\$90,000**

What you need to know about MetLife's Critical Illness coverage:

- Over 20 covered critical illnesses, such as Cancer,<sup>4</sup> Heart Attack, Stroke,<sup>5</sup> and Kidney Failure.
- You and your eligible family members are guaranteed coverage.<sup>6</sup> No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.

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1 MetLife Accident and Critical Illness Impact Study, October 2013.

2 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. <http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx> Accessed May, 2015.

3 Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.

4 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. For NH-situated cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.

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

6 Coverage is guaranteed provided (1) the associate is actively at work and (2) dependents to be covered 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. Additional restrictions apply to dependents serving in the armed forces or living overseas. [For CA situated cases, coverage is guaranteed provided (1) the associate is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

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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The MetLife logo, featuring the word "MetLife" in a bold, blue, sans-serif font.