

Claims handled with care

Health challenges can affect every aspect of your life, and MetLife Critical Illness Claim Advocates are ready to help you get back to your best self.

Here's how it works:

- 1. Submit a critical illness claim**
Visit the Claim Center on [MetLife.com/MyBenefits](https://www.MetLife.com/MyBenefits)
- 2. Meet your Critical Illness Claim Advocates**
They'll reach out by phone or email in 1-4 days.
- 3. Let them handle the rest**
They can gather information from your doctor, will review and decide your claim, and more.

Here's how they can help:

- ✓ Order medical information on your behalf
- ✓ Offer important status updates about your claim
- ✓ Answer any questions about claim status
- ✓ Be a source of support during a challenging time



Scan to login to MyBenefits and get started filing a claim.

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. The plan may include a pre-existing condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. MetLife offers CII with either Attained Age or Issue Age rates. 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 include a Benefit Reduction Due to Age provision. 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 the initial coverage 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 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 or 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.

