MetLife | Critical Illness Insurance

Get the facts about critical illness insurance.

Generally, few people are prepared for the financial consequences of surviving a critical illness. Expenses that may not be covered by medical plans, such as co-pays, deductibles, childcare costs, mortgage payments, groceries and experimental treatments, could cut into your savings.

Heart attack[2]	**Heart attack**[2]	**Stroke**[3]
1st verified diagnosis	2nd verified diagnosis (2 years later)	1st verified diagnosis (3 years later)

Recent studies have shown…

74% of adults are worried about being able to afford unexpected medical bills for themselves and their families.[4]

Did you know?

MetLife Critical Illness Insurance covers critical illnesses, including cancer,[5] heart attack,[2] stroke[3] and kidney failure.

Consider this:

After my first experience, I never would have expected to suffer a second heart attack just two years later. But one morning while teaching my class, I felt an intense shortness of breath and pain in my jaw. Luckily, the school nurse called 911. First, I had to focus on getting better. The last thing I needed to worry about was finances. **Critical illness insurance** was there again to help pay for things irrespective of what any other insurance may or may not cover like specialist co-pays and help around the house, while I recovered.**

*** This is a hypothetical example for informational purposes only.*

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

You and your eligible[6] family members **are guaranteed coverage[7]**—no medical exam and no hassle.

Lump-sum payments can be used however you choose, including to **help cover unexpected costs** that result from a covered critical illness.

Premiums will be **automatically deducted** from your paycheck.

Enrollment in Critical Illness Insurance During annual enrollment

Questions? Call MetLife Customer Support.
1-800-GET-MET8 (1-800-438-6388)

1. Benefit amount is based on a sample MetLife plan design. Actual plan design and plan benefits may vary.
2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
3. In certain states, the Covered Condition is Severe Stroke.
4. Lopes, L., Montero, A., Presiado, M., Hamel, L. Americans' Challenges with Health Care Costs. Kaiser Family Foundation website. https://www.kff.org/health-costs/issue-brief/americans-challenges-with-health-care-costs/. Published March 1, 2024. Accessed June 2024.
5. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
6. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
7. Coverage is guaranteed provided (1) the employee 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 may apply to dependents serving in the armed forces or living overseas. For CA-sitused cases, coverage is guaranteed provided (1) the employee 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 and (2) dependents to be covered 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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations and exclusions applicable to MetLife's CII product 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, GPNP19-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.