

Frequently Asked Questions

Q. What is Cancer Insurance?

A. Cancer insurance can help cover expenses associated with a cancer diagnosis or recurrence. When you or a covered loved one is diagnosed with cancer, this plan provides you with a lump-sum benefit of up to \$15,000 or \$30,000 (depending on the plan you choose) upon initial diagnosis of a covered cancer condition.¹ Payment will be made in addition to any other insurance you may already have, and may be spent as you see fit.

Additionally, for a qualifying recurrence of cancer,² you will receive an additional lump-sum benefit equal to the Initial Benefit Amount you choose.

Q. I have a good medical plan at work. Why do I need Cancer Insurance?

A. Even quality medical and disability income plans don't always cover all of your expenses. For example, your medical coverage may have deductibles, copays, and may not cover you for out-of-network or alternative treatments. If you're out on disability, only a portion of your income will be covered. Treatment and recovery can cost thousands of dollars at a time you may be experiencing a loss in income. Most people will need the means to cover extra medical and daily living expenses for items like your mortgage, groceries, housing expenses, car payments, and more.

Q. Who is eligible to enroll for this coverage?

A. You and your eligible family members!³ You just need to enroll during your open enrollment.

Q. Can I enroll for this coverage without having to take a medical exam?

A. Yes! Provided you are actively at work, your enrollment is guaranteed.⁴

Payment may be used to help with lost income or with expenses not covered by your medical plan or your disability income plan.



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Q. Are there any other benefits payable under this Cancer Insurance plan?

A. Yes! This plan provides a \$50 annual benefit per calendar year for eligible health screenings/prevention measures.⁵ This benefit is paid in addition to any lump-sum payment received for initial diagnosis or recurrence of cancer.

Q. How much does Cancer Insurance cost?

A. This coverage may be less expensive than you think! You can put this coverage in place as a way to supplement your medical and disability income coverage. Plan specific rates can be found in the materials provided by your employer.

Q. How do I pay for my coverage?

A. Premiums will be conveniently paid through payroll deduction, so you never have to worry about writing a check or missing a payment.

Q. Are payments made directly to me or my health care provider?

A. Payments will be made directly to you, not to the doctors, hospitals or other health care providers. You will receive a check, mailed directly to your home.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes! This coverage is “portable,” meaning you can take it with you if your employment status changes.⁶

HAVE OTHER QUESTIONS?

Please call
MetLife directly at
1 800 GET-MET8
(1-800-438-6388)
and talk with a
benefits consultant.

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

² There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for a Full Benefit Cancer, a Partial Benefit Cancer or an All Other Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer, Partial Benefit Cancer or All Other Cancer (applicable to NH-situated groups and NH residents) for which we paid an Initial Benefit during the Benefit Suspension Period.

³ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁴ Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions 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 employee is performing all of the usual and customary duties of the employee's job at the employer's place of business or at an alternate place approved by the employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

⁵ The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

⁶ Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

METLIFE'S 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 benefits will not be paid for a recurrence. MetLife's CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's 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 CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions 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 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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1405-1451
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