

## Why is having Cancer Insurance so important?

Should you be diagnosed with cancer, you'll want to focus on getting the treatment you need without having to worry about lost income, extra medical costs or everyday living expenses.

A cancer diagnosis can mean unexpected expenses and out-of-pocket costs. Cancer Insurance can help you be financially prepared, so you can focus more on getting swift and proper treatment and less on your reduced income or added expenses.

Even the best of health plans leave you with deductibles, copays and costs for out-of-network care. And since disability plans only cover a portion of income, there could be a significant gap between your income and your family's everyday living expenses such as:

- Mortgage or rent
- Utilities
- Car payments
- Credit card bills or other debts
- Groceries
- Child care expenses

Many people underestimate the financial impact of a critical illness such as cancer. And while financial experts recommend having 3 - 9 months of living expenses set aside to use in an emergency situation<sup>1</sup>, most families don't have that kind of money in reserve.

**A cancer diagnosis can happen to anyone at any time, so it pays to be prepared.**

- Most existing plans do not cover 100% of all expenses incurred.

**MetLife Cancer Insurance can help safeguard your finances, providing you with a lump-sum benefit upon initial diagnosis or recurrence<sup>2</sup> of cancer when you and your family need it most. Payment is yours to spend as you see fit and in addition to any other insurance you may have.**

*Help protect yourself, your family, and your budget from the financial impact of a cancer diagnosis.*



continued >>

# How can having MetLife Cancer Insurance benefit you and your loved ones?

MetLife Cancer Insurance pays a lump-sum benefit if you or a covered family member<sup>3</sup> is diagnosed with a covered cancer<sup>4</sup> or a recurrence of cancer,<sup>2</sup> providing those covered meet the policy and certificate requirements. (See your plan details for your plan's covered conditions.)

- Pays benefits for initial diagnosis
- Pays recurrence benefits if cancer returns
- Lump-sum benefit
- Easy claims processing
- Includes a \$50 annual Health Screening Benefit<sup>5</sup>

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.

Preventative measures, early detection, and swift, quality care and treatment are all important in the fight against cancer. While you can't always prevent cancer, MetLife Cancer Insurance can help better prepare you financially, allowing you to focus on your treatment and recovery rather than expenses.

## Why should I enroll now?

- ✓ Your acceptance is guaranteed provided you are actively at work<sup>6</sup>
- ✓ Competitive employee rates
- ✓ Enrollment period ends soon
- ✓ Convenient payroll deduction
- ✓ Portable coverage enables you to take it with you if your employment status changes<sup>7</sup>

## Enroll today!

For questions,  
please call MetLife at  
**1 800 GET-MET8**  
(1-800-438-6388)

<sup>1</sup> www.bankrate.com, How big should your emergency fund be?, Accessed February 2016.

<sup>2</sup> 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.

<sup>3</sup> Eligible Family Members mean all persons eligible for coverage as defined in the Certificate.

<sup>4</sup> 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.

<sup>5</sup> 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.

<sup>6</sup> 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 and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

<sup>7</sup> 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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## MetLife Cancer Insurance Plan Summary

### COVERAGE OPTIONS

Cancer Insurance		
Eligible Individual	Initial Benefit	Requirements
Employee	\$15,000 or \$30,000	Coverage is guaranteed provided you are actively at work. <sup>3</sup>
Spouse/Domestic Partner <sup>1</sup>	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>
Dependent Child(ren) <sup>2</sup>	50% of the employee's Initial Benefit	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>

### BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment if you or a covered family member is diagnosed with a covered cancer<sup>4</sup> or a recurrence of cancer,<sup>5</sup> providing those covered meet the policy and certificate requirements. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached.

This Cancer Insurance coverage provides a lump sum payment for:

- ✓ Full Benefit Cancer—All forms of advanced cancers are covered and may qualify for full benefits (as defined by the group policy or certificate).
- ✓ Partial Benefit Cancer—Most forms of early stage cancers are covered and may qualify for partial benefits (as defined by the group policy or certificate).
- ✓ All Other Cancer.
- ✓ Additional Benefits—A health screening benefit is also available as a part of the MetLife Cancer plan.<sup>6</sup>

The maximum amount that you can receive through your Cancer Insurance plan is called the **Total Benefit** and is 2 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 200% or \$30,000 or \$60,000.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Cancers	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	50% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	12.5% of Initial Benefit

### Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$15,000 and has a Total Benefit of 2 times the Initial Benefit Amount or \$30,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Full Benefit Cancer (leukemia) – first diagnosis	Initial Benefit payment of \$15,000 or 100%.	\$15,000
Full Benefit Cancer (leukemia) – second diagnosis, three years later	Recurrence Benefit payment of \$15,000 or 50%	\$7500

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

## SUPPLEMENTAL HEALTH SCREENING BENEFIT

MetLife's Cancer Insurance also provides a supplemental health screening benefit. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Cancers.

### Health Screening Benefit<sup>6</sup>

After your coverage has been in effect for thirty days, MetLife will provide an annual benefit of \$50 per calendar year for taking one of the eligible screening/prevention measures. MetLife will pay only one health screening benefit per covered person per calendar year. For a complete list of eligible screening/prevention measures, please refer to the certificate of coverage.

## QUESTIONS & ANSWERS

### How do I enroll?

Enroll for coverage during your enrollment period.

### Who is eligible to enroll?

Regular active full-time employees who are actively at work along with their spouses/domestic partners and dependent children can enroll for MetLife Cancer Insurance coverage.<sup>3</sup>

### How do I pay for coverage?

Coverage is paid through convenient payroll deduction.

### Will my rates increase?

Your premium is based on your Issue Age, meaning your initial rate is based on your age at the time your coverage becomes effective and your rates will not increase due to age.<sup>7</sup>

### What is the coverage effective date?

The coverage effective date is 11/1/2017.

### If I Leave the Company, Can I Keep My Coverage?<sup>8</sup>

Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave your employer. You must also continue to pay premiums to keep the coverage in force.

### Who do I call for assistance?

Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST. Individuals with a TTY may call 1-800-855-2880.

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### Footnotes:

<sup>1</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>2</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>3</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents 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.

<sup>4</sup> 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-sitused groups and NH residents, there is an initial benefit of \$100 for All Other Cancer.

<sup>5</sup> 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-sitused groups and NH residents) for which we paid an Initial Benefit during the Benefit Suspension Period.

<sup>6</sup> 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 sitused in CA and MT.

<sup>7</sup> Please contact MetLife for additional information. The plan is guaranteed renewable, and may not be canceled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate change made on a class-wide basis. Benefit reduces by 25% at age 65 and 50% at age 70. Coverage is guaranteed renewable provided: (1) premiums are paid as required under the Certificate; and (2) in a situation where the Group Policy ends, it is not replaced by a substantially similar cancer policy as described in the Certificate.

<sup>8</sup> 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.

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