



Critical Illness Insurance

MetLife



Critical Illness insurance helps you focus on recovery & not on your finances.

A critically important decision

Even with good medical coverage, the cost of a critical illness, such as cancer, heart attack and stroke, can really add up. The average family could spend up to \$14,444 during a time of a critical illness and recovery.¹

While critical illness are always unexpected, they don't have to be financially devastating. Protect your family's budget by enrolling for MetLife Critical Illness insurance today and benefit from:

You are automatically eligible to enroll in Critical Illness insurance.

Sign up now during your open enrollment at:

alvinisdbenefits.hrintouch.com

✓ **Don't worry, you're covered.**

You and your eligible family members will be covered for over 20 critical illnesses, such as:

Cancer²
Alzheimer's Disease
Stroke³

Heart Attack
Major Organ Transplant
Coronary Artery Bypass Disease

✓ **It's your money.**

Payment between \$10,000 to \$50,000, depending on your coverage selection, is made directly to you, not your doctor or hospital. You can spend the money on whatever you choose.

✓ **You won't be denied coverage.**

You and your eligible family members are guaranteed⁴ coverage, as long as you are actively at work. No medical exam and no hassle.

✓ **Less expensive than you think.**

Take advantage of employee rates when applying for coverage through your employer.

Your time is now – open enrollment [Insert Date] through [Insert Date].

To enroll for Critical Illness insurance, visit alvinisdbenefits.hrintouch.com.



Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

1405-1412 L0514374833 [exp0715][All States]
© 2015 METLIFE, INC. PEANUTS © 2015 Peanuts Worldwide LLC

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

² Please review the 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 Cancers.

³ In certain states, the Covered Condition is Severe Stroke.

⁴ 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.

CII ISSUE AGE USE:

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 is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. MetLife's Issue Age CII product is guaranteed renewable, but is subject to benefit reductions that begin at age 65. 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 can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. Please contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, 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.

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.