

Critical Illness Insurance

provided by **MetLife**

Receive benefit payments directly and use the funds however you wish in the case of a covered critical illness.



Ideal for you if:

- You could benefit from help paying for your deductible or other out-of-pocket costs
- Costs associated with a serious illness could place serious financial strain on you and your family
- You want more comprehensive financial support in the event of a covered critical illness

What does it cover?

Serious Illnesses

- Cancer¹
- Heart attack²
- Stroke³
- And many more

What's Provided

- A lump-sum benefit (if you or a covered family member are diagnosed with one of the covered medical conditions and meet the policy and certificate requirements.)
- Enrollment guaranteed for coverage amounts of \$15,000 or \$30,000, provided you are actively at work and have medical coverage (if required by state law.)⁴

Learn more

Specific exclusions vary by state. MetLife Critical Illness Insurance is not meant to replace traditional health coverage. Consider Critical Illness Insurance a source of supplemental financial help in the event of a covered serious illness. For more details about this benefit plan and what's not covered, visit your benefits portal (coming soon.)

PAYCHEX



Disclaimers ¹Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered. ²The 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. ³In certain states, the Covered Condition is Severe Stroke. ⁴Coverage 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. [For CA-situated 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 (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 may apply to dependents serving in the armed forces or living overseas. Some states require the insured to have medical coverage. 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. Please 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.