

## MetLife Critical Illness Insurance

No one likes to think about being diagnosed with a serious illness like cancer, heart attack or stroke, but critical illnesses can happen when you least expect them – and they can be costly. Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor visits and extra costs for out-of-network care can add up fast. Having the financial support you may need when the time comes means less worry for you and your family.

MetLife's Group Critical Illness Initial Benefit provides a lump-sum cash benefit upon first diagnosis of a Covered Condition like cancer, heart attack, stroke, coronary artery bypass graft, kidney failure, Alzheimer's disease, major organ transplant and 22 other listed conditions. There is also a Health Screening benefit. 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 (for example, routine health check-up exam, mammogram, pap smears, prostate-specific antigen (PSA) test and more) . MetLife will pay only one health screening benefit per covered person per calendar year. Choose from a **\$10,000 or \$20,000 employee benefit available on a guaranteed issue basis if you enroll when you are first eligible.**\* Spouse and child coverage is also available.