

Critical Illness Plan

MetLife's Critical Illness plan provides a lump-sum benefit upon the diagnosis of each covered illness, not just one. Medical coverage will help your employees with a large portion of the medical expenses associated with the treatment of critical illnesses.

Group Critical Illness insurance provides a lump-sum benefit payment to cover out-of-pocket medical expenses and the costs associated with life changes following a critical illness.

Services	Plan Pays
Initial Diagnosis	An insured may receive up to 100% of the lump sum benefit amount upon the diagnosis of a covered critical illness
Initial Benefit Separation Period	An initial benefit is not payable for a covered condition that occurs within 30 days of an occurrence of a different condition
Re-Occurrence Benefit	Once benefits have been paid for a covered illness, benefits are payable for that same critical illness when the date of is separated by at least 90 days of the original occurrence <i>*If the claim is for a cancer diagnosis, the insured must be treatment-free from cancer for at least 90 days and be in complete remission before the date of a subsequent cancer diagnosis</i>
Child Coverage at No Additional Cost	Each dependent child is covered at 50% of the employee's benefit amount at no additional charge. Children-only coverage is not available
Skin Cancer Benefit	The plan will pay 5% of benefit amount but not less than \$250
Health Screening Benefit	Pays up to \$50 per calendar year for covered employee and spouse



Plan Features

- Lump-sum benefits paid directly to the insured following the diagnosis of each covered critical illness
- Spouse amount may not exceed 50% of primary insured amount
- Each dependent child is covered at 50% of the primary insured amount
- Benefit amounts available up to \$20,000 for employee and \$10,000 for spouse
- Includes annual health screening benefits
- No pre-existing condition limitation



This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.