

Critical Illness Insurance

Benefits that may help cover expenses that are not covered by your medical plan.

Critical Illness Insurance Benefits

Eligible Individual	Benefit Amount	Requirements
Coverage Options		
Employee	\$5,000, \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$35,000 or \$40,000	Coverage is guaranteed provided you are actively at work. ¹
Spouse/Domestic Partner²	100% 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. ¹
Dependent Child(ren)³	100% 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. ¹

Benefit Payment

Your plan pays a lump-sum **Initial Benefit** upon the first verified diagnosis of a Covered Condition. Your plan also pays a lump-sum **Recurrence Benefit⁴** for a subsequent verified diagnosis of certain Covered Conditions as shown in the table below. A Recurrence Benefit is only available if an Initial Benefit has been paid for the same Covered Condition. There is a Benefit Suspension Period that applies to Recurrence Benefits. In addition, there is a Benefit Suspension Period that applies to Initial Benefits for different conditions

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

Covered Conditions	Initial Benefit	Recurrence Benefit
Benign Tumor Category		
Benign Brain Tumor	100% of Benefit Amount	50% of Initial Benefit
Cancer Category		
Invasive Cancer	100% of Benefit Amount	50% of Initial Benefit
Non-Invasive Cancer	100% of Benefit Amount	50% of Initial Benefit
Skin Cancer	5% of Benefit Amount, but not less than \$250	NONE
Coronary Artery Disease Category		
Coronary Artery Bypass Graft (CABG) - where surgery involving either a median sternotomy or minimally invasive procedure is performed	25% of Benefit Amount	50% of Initial Benefit
Childhood Disease Category		
Cerebral Palsy	100% of Benefit Amount	NONE
Cleft Lip or Cleft Palate	100% of Benefit Amount	NONE
Cystic Fibrosis	100% of Benefit Amount	NONE
Diabetes (Type 1)	100% of Benefit Amount	NONE
Down Syndrome	100% of Benefit Amount	NONE



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Sickle Cell Anemia	100% of Benefit Amount	NONE
Spina Bifida	100% of Benefit Amount	NONE
Functional Loss Category		
Coma	100% of Benefit Amount	50% of Initial Benefit
Loss of: Ability to Speak; Hearing; or Sight	100% of Benefit Amount	NONE
Paralysis of 2 or more limbs	100% of Benefit Amount	NONE
Heart Attack Category		
Heart Attack	100% of Benefit Amount	50% of Initial Benefit
Sudden Cardiac Arrest <i>Payable upon death</i>	100% of Benefit Amount	NONE
Infectious Disease Category		
<i>For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 5 consecutive days.</i>		
Bacterial Cerebrospinal Meningitis	25% of Benefit Amount	NONE
COVID-19	25% of Benefit Amount	NONE
Diphtheria	25% of Benefit Amount	NONE
Encephalitis	25% of Benefit Amount	NONE
Legionnaire's Disease	25% of Benefit Amount	NONE
Malaria	25% of Benefit Amount	NONE
Necrotizing Fasciitis	25% of Benefit Amount	NONE
Osteomyelitis	25% of Benefit Amount	NONE
Rabies	25% of Benefit Amount	NONE
Tetanus	25% of Benefit Amount	NONE
Tuberculosis	25% of Benefit Amount	NONE
Kidney Failure Category		
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant Category		
Major Organ Transplant <i>For bone marrow, heart, lung, pancreas, and liver</i>	100% of Benefit Amount	NONE
Progressive Disease Category		
ALS	25% of Benefit Amount	NONE
Alzheimer's Disease	25% of Benefit Amount	NONE
Multiple Sclerosis	25% of Benefit Amount	NONE
Muscular Dystrophy	25% of Benefit Amount	NONE
Parkinson's Disease (Advanced)	25% of Benefit Amount	NONE
Systemic Lupus Erythematosus (SLE)	25% of Benefit Amount	NONE
Severe Burn Category		
Severe Burn	100% of Benefit Amount	50% of Initial Benefit
Stroke Category		
Stroke	100% of Benefit Amount	50% of Initial Benefit
Transient Ischemic Attack	10% of Benefit Amount	50% of Initial Benefit
Vascular Disease Category		
Abdominal Aortic or Thoracic Aortic Aneurysm	25% of Benefit Amount	50% of Initial Benefit

Plan Design – Supplemental Benefits



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Health Screening Benefit	<p>Payable if an eligible covered person takes one of the screening/prevention measures listed below.</p> <p><u>Benefit Amount</u></p> <ul style="list-style-type: none"> \$50 <p><u>Times Payable per Calendar Year</u></p> <ul style="list-style-type: none"> 1 time per Employee 1 time per Spouse/Domestic Partner 1 time per Dependent Child <p>-</p> <p><u>Eligible Screening/Prevention Measures</u></p> <table border="1"> <tr><td>routine health check-up exam</td><td>fasting blood glucose test</td></tr> <tr><td>biopsies for cancer</td><td>fasting plasma glucose test</td></tr> <tr><td>blood chemistry panel</td><td>flexible sigmoidoscopy</td></tr> <tr><td>blood test to determine total cholesterol</td><td>hearing test</td></tr> <tr><td>blood test to determine triglycerides</td><td>hemocult stool specimen</td></tr> <tr><td>bone marrow testing</td><td>hemoglobin A1C</td></tr> <tr><td>breast MRI</td><td>human papillomavirus (HPV) vaccination</td></tr> <tr><td>breast ultrasound</td><td>immunization</td></tr> <tr><td>breast sonogram</td><td>lipid panel</td></tr> <tr><td>cancer antigen 15-3 blood test for breast cancer (CA 15-3)</td><td>mammogram</td></tr> <tr><td>cancer antigen 125 blood test for ovarian cancer (CA 125)</td><td>oral cancer screening</td></tr> <tr><td>carcinoembryonic antigen blood test for colon cancer (CEA)</td><td>pap smears or thin prep pap test</td></tr> <tr><td>carotid doppler</td><td>prostate-specific antigen (PSA) test</td></tr> <tr><td>chest x-rays</td><td>serum cholesterol test to determine LDL and HDL levels</td></tr> <tr><td>clinical testicular exam</td><td>serum protein electrophoresis</td></tr> <tr><td>colonoscopy</td><td>skin cancer biopsy</td></tr> <tr><td>complete blood count (CBC)</td><td>skin cancer screening</td></tr> <tr><td>coronavirus testing</td><td>skin exam</td></tr> <tr><td>dental exam</td><td>stress test on bicycle or treadmill</td></tr> <tr><td>digital rectal exam (DRE)</td><td>successful completion of smoking cessation program</td></tr> <tr><td>Doppler screening for cancer</td><td>tests for sexually transmitted infections (STIs)</td></tr> <tr><td>Doppler screening for peripheral vascular disease</td><td>thermography</td></tr> <tr><td>echocardiogram</td><td>two-hour post-load plasma glucose test</td></tr> <tr><td>electrocardiogram (EKG)</td><td>ultrasounds for cancer detection</td></tr> <tr><td>electroencephalogram (EEG)</td><td>ultrasound screening of the abdominal aorta for abdominal aortic aneurysms</td></tr> <tr><td>endoscopy</td><td>virtual colonoscopy</td></tr> <tr><td>eye exams</td><td></td></tr> </table>	routine health check-up exam	fasting blood glucose test	biopsies for cancer	fasting plasma glucose test	blood chemistry panel	flexible sigmoidoscopy	blood test to determine total cholesterol	hearing test	blood test to determine triglycerides	hemocult stool specimen	bone marrow testing	hemoglobin A1C	breast MRI	human papillomavirus (HPV) vaccination	breast ultrasound	immunization	breast sonogram	lipid panel	cancer antigen 15-3 blood test for breast cancer (CA 15-3)	mammogram	cancer antigen 125 blood test for ovarian cancer (CA 125)	oral cancer screening	carcinoembryonic antigen blood test for colon cancer (CEA)	pap smears or thin prep pap test	carotid doppler	prostate-specific antigen (PSA) test	chest x-rays	serum cholesterol test to determine LDL and HDL levels	clinical testicular exam	serum protein electrophoresis	colonoscopy	skin cancer biopsy	complete blood count (CBC)	skin cancer screening	coronavirus testing	skin exam	dental exam	stress test on bicycle or treadmill	digital rectal exam (DRE)	successful completion of smoking cessation program	Doppler screening for cancer	tests for sexually transmitted infections (STIs)	Doppler screening for peripheral vascular disease	thermography	echocardiogram	two-hour post-load plasma glucose test	electrocardiogram (EKG)	ultrasounds for cancer detection	electroencephalogram (EEG)	ultrasound screening of the abdominal aorta for abdominal aortic aneurysms	endoscopy	virtual colonoscopy	eye exams	
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*** Notes Regarding Covered Conditions**

MetLife will not pay a benefit for a Covered Condition that is diagnosed prior to the coverage effective date.

- Alzheimer's Disease – Please review the Outline of Coverage/Disclosure Document for specific information about Alzheimer's disease.
- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Coronary Artery Bypass Graft – In certain states, the Covered Condition is Coronary Artery Disease.
- Heart Attack – The 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.

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- Infectious Disease Covered Condition Category – For an Infectious Disease Category benefit to be payable, the covered person must have been treated for the disease in a hospital for a consecutive number of days as specified in the certificate.
- Major Organ Transplant – In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.
- Stroke – In certain states, the Covered Condition is Severe Stroke.
- The following benefits are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
 - Coma
 - Loss of: Ability to Speak; Hearing; or Sight
 - Paralysis
 - Severe Burn

Health Screening Benefit MetLife will provide an annual benefit of \$50 per calendar year for taking one of the eligible screening/prevention measures. The Health Screening Benefit is not available in certain states. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

Example of How Benefits are Paid

The example below illustrates an employee who elected a Benefit Amount of \$15,000.

Illness – Covered Condition	Payment
Heart Attack — first verified diagnosis	Initial Benefit payment of \$15,000 or 100%
Kidney Failure – first verified diagnosis, two years later	Initial Benefit payment of \$15,000 or 100%
Heart Attack — second verified diagnosis, four years later	Recurrence Benefit payment of \$7,500 or 50%

This example is for illustrative purposes only. The MetLife Group 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.

Questions & Answers

Q. Who is eligible to enroll for this critical illness coverage?

A. You are eligible to enroll yourself and your eligible family members!⁵ You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

Q. How do I pay for my critical illness coverage?

A. Premiums will be paid through payroll deduction, so you don't have to worry about writing a check or missing a payment.

Q. What happens if my employment status changes? Can I take my coverage with me?

A. Yes, you can take your coverage with you.⁶ You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

Q. Who do I call for assistance?

A. 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. Or visit our website: mybenefits.metlife.com.

¹ 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.

² Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

³ Dependent Child coverage varies by state. Please contact MetLife for more information.

⁴ Review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a



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benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

⁵ Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

⁶ 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.

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 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