Voluntary Critical Illness - *Includes a $100 Health Screening Benefit!*

Critical Illness insurance through MetLife pays a lump-sum benefit in the event that you or a covered family member is diagnosed with a covered illness and meets the policy requirements. This benefit can be used any way you choose, and benefits are paid regardless of any other insurance coverage you may have.

Employees may purchase coverage in $5,000 increments, up to $50,000. Spouse coverage is available at 50% of the employee's elected benefit amount. Coverage for eligible dependent children from birth to age 26 is also available at 50% of the employee's elected benefit amount. You must elect employee coverage to cover your dependents.

Illnesses Covered

- Heart attack and stroke
- Cancer
- Kidney failure and major organ transplant
- Coma and paralysis
- Certain neurological and progressive diseases
- Certain childhood conditions
- Certain infectious diseases
- Severe burns

Biweekly Rates

Coverage is 100% employee paid. Rates are based on the employee's attained age, elected benefit amount, and coverage tier. Rates increase when the employee enters a new age band. ***Please speak with a benefits counselor for your personalized quote and coverage options.***

How the Coverage Works

Joe meets with a counselor and elects $30,000 of coverage.

Three months after his annual wellness exam, Joe suffers a heart attack.

Three years later, he is diagnosed with invasive cancer.

Joe's Critical Illness policy provided the following benefits:

Wellness Benefit:	$100
Heart Attack Benefit:	$30,000
Invasive Cancer Benefit:	$30,000
Total Benefits:	**$60,050**

The benefits shown are an example only and do not include all covered benefits, exclusions, or limitations. Please refer to your MetLife benefit summary and certificate of insurance for complete coverage details. If there is a discrepancy, the policy documents will govern.

