



**Benefit
Office**

**Plan Year
2021-2022**

**Critical Illness
Plan Summary**



**METROPOLITAN LIFE INSURANCE COMPANY
NEW YORK, NEW YORK**

POLICYHOLDER: Your Employer
Group Policy Form No: GPNP09-CI
(Referred to herein as the "Group Policy")
Certificate Form No: GCERT10-CI
(Referred to herein as the "Certificate")

CRITICAL ILLNESS INSURANCE OUTLINE OF COVERAGE

Critical Illness Insurance coverage is provided under a Group Policy that has been issued to ABC Company. One certificate is issued to each employee who is covered under the Group Policy. The Group Policy is a **LIMITED POLICY**. An employee applying for coverage under the Group Policy is referred to herein as "you" or "your".

If you are under age 65, please read the following:

The certificate is a group certificate. The certificate provides specified disease coverage ONLY. The certificate does NOT provide basic hospital, basic medical or major medical insurance, as defined by the New York State Department of Financial Services.

If you are age 65 or older, please read the following:

The certificate is a group certificate. The certificate provides specified disease coverage ONLY. The certificate does NOT provide Medicare supplement insurance, long term care insurance, nursing home insurance only, home care insurance only or nursing home and home care insurance as defined by the New York State Department of Financial Services. You may also contact your local social security office or MetLife and obtain a copy of the Guide to Health Insurance for People with Medicare.

It is also important to note that the receipt of benefits under a certificate may affect eligibility for Medicaid or other governmental benefits and entitlements. Accordingly, persons who wish to maintain eligibility for such benefits should not purchase the coverage made available under the Group Policy without consulting a legal advisor.

- 1) READ YOUR CERTIFICATE CAREFULLY** – This disclosure document provides a very brief description of the important features of the group insurance coverage provided by the Group Policy and certificate. This is not the insurance contract and only the actual provisions of the Group Policy and certificate under which you have coverage will control. Each certificate sets forth in detail the rights and obligations of both you and MetLife under the certificate. It is, therefore, important that you **READ YOUR CERTIFICATE CAREFULLY!**
- 2) CRITICAL ILLNESS INSURANCE COVERAGE** – Policies of this category are designed to provide a lump sum payment if the covered person is diagnosed with certain specified diseases the first time after insurance takes effect under the Group Policy.
- 3) MEDICAL COVERAGE** – The Policy does NOT provide any type of medical coverage and is not a substitute for medical coverage or disability insurance. You must have medical insurance in place when you apply for coverage under the Group Policy.

4) BENEFITS OF YOUR CERTIFICATE

Please be aware that the certificate contains specific definitions, conditions, maximums, limitations, exclusions and proof requirements for the benefits described below.

The Benefit Amount that determines the benefits for Covered Conditions. The Total Benefit Amount, which is the maximum aggregate amount that we will pay for any and all Covered Conditions except Major Organ Transplant, combined, per covered person, per lifetime is equal to 3 times the Benefit Amount that you select. The Total Benefit Amount does not include the Health Screening Benefit or the Major Organ Transplant Benefit.

<u>Covered Condition</u>	<u>Initial Benefit</u>	<u>Recurrence Benefit</u>
Alzheimer's Disease	100% of Benefit Amount	NONE
Cancer		
Full Benefit Cancer	100% of Benefit Amount	100% of Benefit Amount
Partial Benefit Cancer	25% of Benefit Amount	25% of Benefit Amount
Skin Cancer	5% of Benefit Amount (but not less than \$250)	NONE
Coronary Artery Disease	100% of Benefit Amount	NONE
Heart Attack	100% of Benefit Amount	100% of Benefit Amount
Kidney Failure	100% of Benefit Amount	NONE
Major Organ Transplant	100% of Benefit Amount	NONE
Stroke	100% of Benefit Amount	100% of Benefit Amount

Recurrence Benefit:

We will pay the Recurrence Benefit shown above for a Recurrence. "Recurrence" means:

- with respect to Cancer, a second occurrence of Cancer that occurs after an initial Benefit was paid for a first occurrence of that same Cancer;
- with respect to Major Organ Transplant, an occurrence of Major Organ Transplant after an initial benefit was paid for a first occurrence of Major Organ Transplant with respect to a different organ or combination of organs;
- with respect to any other Covered Condition, a second occurrence of that Covered Condition after we have already paid an initial benefit for the first occurrence of that Covered Condition.

Health Screening Benefit

If a covered person takes one of the screening/prevention measures while such covered person is insured under the certificate, we will pay a health screening benefit upon submission of proof that such measure was taken. When we receive such proof, we will review it, and if we approve the claim, we will pay a health screening benefit depending on the plan you select.

We will only pay one health screening benefit per covered person per calendar year.

Payment of this benefit will not reduce the Total Benefit Amount.

5) DEFINITIONS

Coronary Artery Disease means the blockage or narrowing of one or more coronary arteries due to atherosclerotic heart disease for which a physician has determined coronary artery bypass graft to be medically necessary.

Cancer means the presence of one or more malignant tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue or the presence of one or more malignant tumors where there is metastasis.

Partial Benefit Cancer means one of the following conditions that meets the TNM Staging classification and other qualifications specified below:

- a carcinoma in situ wherein the malignant tumor cells still lie within the tissue of the site of origin without having invaded neighboring tissue; and
- tumors of the prostate classified as T1N0M0, including but not limited to T1aN0M0, T1bN0M0, or T1cN0M0 under TNM Staging.

Skin Cancer means any malignant growth that arises on the surface of the skin that is a:

- basal cell carcinoma;
- squamous cell carcinoma;
- melanoma classified as Clarks Level I (melanoma in situ); or
- melanoma classified as Clarks Level II.

Full Benefit Cancer means any form of Cancer that is not Partial Benefit Cancer or Skin Cancer.

Major Organ Transplant means:

- the irreversible failure of a covered person's heart, lung, pancreas or any combination thereof, for which a physician has determined that the complete replacement of such organ with an entire organ from a human donor is medically necessary ; or
- the irreversible failure of a covered person's liver for which a physician has determined that the complete or partial replacement of the liver with a liver or liver tissue from a human donor is medically necessary by a physician.

Major Organ Transplant does not include:

- failure of an organ caused by trauma;
- surgery performed outside the United States, Canada or Mexico;
- surgery involving stem cell generated transplants; or
- surgery involving islet cell transplants.

Stroke means a cerebrovascular incident producing measurable, functional and permanent neurological impairment caused by any of the following which result in an infarction of brain tissue:

- hemorrhage;
- thrombus; or
- embolus from an extra-cranial source.

Stroke does not include:

- cerebral symptoms due to migraine;
- cerebral injury resulting from trauma or hypoxia; or
- vascular disease affecting the eye or optic nerve or vestibular functions.

6) EXCLUSIONS

General Exclusions:

We will not pay benefits for any loss for a covered person caused or contributed to by the covered person:

- participating in a felony, riot or insurrection;
- intentionally causing a self-inflicted injury;
- committing or attempting to commit suicide;
- being intoxicated or under the influence of any narcotic, unless administered on the advice of a Physician; or
- serving in the armed forces or any auxiliary unit of the armed forces of any country.

We will not pay benefits for covered conditions arising from war or any act of war, even if war is not declared.

We will not pay benefits for any covered condition for which diagnosis is made outside the United States, Canada or Mexico, unless the diagnosis is confirmed in the United States, Canada or Mexico, in which case the covered condition will be deemed to occur on the date of the diagnosis made outside the United States, Canada or Mexico.

7) LIMITATIONS

Reduction of Benefits On Account of Prior Claims Paid

We will reduce what we pay for a claim so that the amount we pay, when combined with amounts for all claims we have previously paid for the same covered person, does not exceed the Total Benefit Amount that was in effect for that covered person on the date of the most recent Covered Condition. This provision does not apply to claim payments for the Health Screening Benefit or payment of Critical Illness Benefits for Major Organ Transplant. Prior claims paid for the Health Screening Benefit or Major Organ Transplant are disregarded when determining whether benefits for other Covered Conditions will be reduced under this provision.

8) WHEN INSURANCE ENDS

DATE YOUR INSURANCE ENDS:

Your insurance will end on the earliest of:

- the date the Group Policy ends;
- the date you die;
- the date insurance ends for your class;
- the date the Total Benefit Amount has been paid for you;
- the date you cease to be in an eligible class; or
- the date your employment ends for any reason.

9) DISCLOSURE

This disclosure statement is a very brief summary of the certificate.

The certificate itself sets forth the rights and obligations of both you and MetLife. It is therefore imperative that you **READ YOUR CERTIFICATE** carefully.

The expected benefit ratio for this certificate is 70%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all the people with this policy or certificate.

Critical Illness Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

Critical Illness Insurance

Eligible Individual	Initial Benefit	Requirements
Coverage Options		
Employee	\$10,000	Coverage is guaranteed provided you have met the eligibility. ¹
Spouse	50% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee is has met the eligibility requirements under the plan, and the spouse is not subject to a plan medical restriction as set forth on the enrollment form and in the Certificate. ¹
Dependent Child(ren)³	50% of the Employee's Initial Benefit	Coverage is guaranteed provided the employee has met the eligibility requirements under the plan, and the dependent is not subject to under the plan medical restriction as set forth on the enrollment form and in the Certificate. ¹

Benefit Payment

Your **Initial Benefit** provides a lump-sum payment upon the first verified diagnosis of a Covered Condition. Your plan pays a one-time Recurrence Benefit per Covered Condition for the following Covered Conditions: Cancer⁴, Heart Attack, and Stroke⁵. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.⁶

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$30,000.

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

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Skin Cancer	5% of Benefit Amount	Not applicable
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Disease ⁷	100% of Initial Benefit	Not applicable
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease ⁸	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable

Critical Illness Insurance

Example of Initial & Recurrence Benefit Payments

The example below illustrates an employee with a Benefit of \$10,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$30,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack — first verified diagnosis	Initial Benefit payment of \$10,000 or 100%	\$20,000
Heart Attack — second verified diagnosis, two years later	Recurrence Benefit payment of \$10,000	\$10,000
Kidney Failure — first verified diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%	None

This example is for illustrative purposes only. The MetLife Critical Illness Insurance 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.

Supplemental Benefits

MetLife provides coverage for the Supplemental Benefits listed below. This coverage would be in addition to the Total Benefit Amount payable for the previously mentioned Covered Conditions.

Health Screening Benefit⁹

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. MetLife will pay only one health screening benefit per covered person per calendar year.

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.

1. Coverage is guaranteed provided (1) the employee meets the eligibility requirement under the plan, and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Children may be covered to age 26. Medical coverage is required to enroll. Additional restrictions apply to dependents serving in the armed forces or living overseas.
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. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. Skin Cancer is covered at 5% of the Initial Benefit Amount (but not less than \$250).
5. In certain states, the covered condition is Severe Stroke.
6. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.
7. In NJ and NY sitused cases, the Covered Condition is Coronary Artery Disease.
8. Please review the Outline of Coverage for specific information about Alzheimer's disease.
9. The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods.

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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable 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 GPNP09-CI, or 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.

