

Voluntary Critical Illness Insurance

Critical Illness Insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. Even though you may have high quality health and disability insurance plans, it isn't always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including deductibles, out-of-network treatments or alternative treatments.

The premium for Voluntary Critical Illness coverage is based on your age (in whole years) at the end of the preceding calendar year, as shown on the online Premium Cost Sheet.

What Is the Benefit

When a serious illness happens, this coverage provides you with a lump-sum payment of \$15,000 in initial benefits upon diagnosis. The total benefit amount available to you is three times the initial benefit amount, which is \$45,000, in the event that you suffer more than one covered condition. Payment(s) you receive will be made in addition to any other insurance you may have and may be spent as you see fit.

Who Is Eligible

You can enroll yourself and your eligible family members for coverage during the enrollment period. You must be actively at work for coverage to be effective. There are no waiting periods to satisfy.

How Benefits Are Paid

Tax-free payments will be made directly to you. The payment you receive is yours to spend as you see fit and may be used to cover ongoing household bills such as groceries, mortgage and car payments, child care, transportation or lodging or in any other way you want. The choice is yours!

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	Up to \$15,000	Up to \$7,500
Partial Benefit Cancer	Up to \$3,750	Up to \$1,875
Heart Attack	Up to \$15,000	Up to \$7,500
Stroke	Up to \$15,000	Up to \$7,500
Coronary Artery Bypass Graft	Up to \$15,000	Up to \$7,500
Kidney Failure	Up to \$15,000	Not applicable
Alzheimer's Disease	Up to \$15,000	Not applicable
Major Organ Transplant	Up to \$15,000	Not applicable
Other Covered Conditions	Up to \$3,750	Not applicable

For More Information

The Critical Illness Insurance plan is administered by MetLife. Limits and exclusions may apply. If you have any questions, please contact MetLife at **800-GET-MET8 (800-438-6388)**.