

Critical Illness Insurance - At A Glance

What is MetLife Critical Illness Insurance (CII)?

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment of \$10,000 in the event you or your covered dependent experience one of the covered medical conditions (as they are defined by the group Certificate) in three distinct categories.

Category 1 incorporates certain **cancer**-related conditions

- Full Benefit Cancer
- Partial Benefit Cancer*
- Bone Marrow Transplant

Category 2 incorporates certain **heart**-related conditions

- Heart Attack
- Heart Transplant
- Stroke+
- Coronary Artery Bypass Graft*

Category 3 incorporates certain **other** covered conditions

- Major Organ Transplant (other than bone marrow and heart)
- Kidney Failure

You may use this payment as you see fit to help pay for costs not typically covered by other types of insurance.

How does MetLife CII work?

During this enrollment period, you and your spouse/domestic partner** and dependent child(ren) can enroll for a category benefit amount of \$10,000 of Critical Illness Insurance with no medical underwriting through Loyola Marymount University's open enrollment. As a MetLife certificate holder, if you experience one of the covered conditions within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. The payment amount depends on the illness you experience.

Can you explain how the category benefit payments work?

You enroll for a category benefit payment of \$10,000. If you are diagnosed with a covered condition in any of the three categories (cancer, heart and other), and meet the policy and certificate requirements, you will receive a lump sum benefit payment. The lump sum benefit payment you will receive works like this: 1) For coronary artery bypass graft and partial benefit cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category. 2) For all covered conditions, other than coronary artery bypass graft and partial benefit cancer, you will receive 100% of the category benefit amount (unless you have already received a partial benefit payment for a covered condition in the same category, in which case you would receive the remaining 75% of the category benefit amount. 3) After 100% of a category benefit amount has been paid,

that category will close and you will not receive any additional payments within that category. If you are later diagnosed with another covered condition that falls within one of the two remaining categories, you can receive another lump sum benefit payment for that category.** Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

I had a heart attack ten years ago, if I were to experience another heart attack after the Certificate Effective Date would I be able to receive a lump sum payment?

MetLife Critical Illness Insurance provides coverage for conditions that first occur after the Certificate Effective Date. If you are diagnosed with a covered condition and meet the policy and certificate requirements, you will receive a lump sum benefit payment.

How can this coverage benefit me?

Living with a critical illness may affect your financial security and that of your family. Despite having good medical insurance, there are still expenses associated with a critical illness that many medical plans are not designed to pay. Think about such expenses as co-pays, deductibles, out-of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. MetLife Critical Illness Insurance can help keep your finances on track if you experience a covered condition.

Will I need medical insurance to apply for CII?

MetLife Critical Illness Insurance does not replace your current medical insurance. In fact, you need to have medical insurance in place to apply for this coverage. However, please note that this medical coverage does not necessarily have to be the medical coverage made available to you by Loyola Marymount University.

What does no medical underwriting during this enrollment period mean?

During this enrollment period you will not be subject to any evidence of insurability. This is a **limited-time opportunity** to enroll for coverage without any medical questions. Provided you are actively at work and have medical insurance you will be accepted for coverage.

Who is eligible to apply?

Any employee who is actively at work along with their spouse/domestic partner and dependent child(ren), under age 19, up to age 23 if full-time student, may apply for MetLife CII coverage.

How are premiums paid?

Premiums for MetLife CII will be paid through payroll deductions.

Payment Examples

The following is a payment example for an employee who purchased a **\$10,000 category benefit amount** where all group policy and certificate requirements for coverage have been met:

You are diagnosed as having lung cancer.	MetLife would pay 100% of the category benefit amount = \$10,000. This would close Category 1 – Cancer-Related conditions. You are still eligible for benefits for covered conditions in Categories 2 and 3.
Two years later, you have a coronary artery bypass graft.	MetLife would pay 25% of the category benefit amount = \$2,500. You would still have 75% of the category benefit amount available if you experience another covered condition within Category 2 – Heart Related conditions.
Then, the following year, you suffer a debilitating stroke.	MetLife would pay the remainder of the category benefit amount for Category 2 – 75% of \$10,000 = \$7,500. This would close Category 2 – Heart-Related conditions. You are still eligible for benefits for covered conditions in Category 3 – Other conditions.
Three years later, you have kidney failure.	MetLife would pay 100% of the category benefit amount = \$10,000. Since you have exhausted 100% of the category benefit amounts in each of the three categories, the coverage is terminated.

The above example illustrates that during the life of the Critical Illness Insurance certificate with a category benefit amount of \$10,000, it is possible to receive a total of \$30,000. This is the maximum amount that you could receive under a certificate with a \$10,000 category benefit amount.

Monthly Rates

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Employee	1.20	1.40	2.40	4.70	8.80	14.50	23.90	35.90	53.20	79.40	113.90	160.00	200.00	214.40
Spouse	1.20	1.40	2.40	4.70	8.80	14.60	24.00	35.80	52.80	78.70	113.00	159.00	199.00	213.60
Dependent Child(ren)	.69													

Please refer to Disclosure Statement/Outline of Coverage for more information including the exclusions and limitation which apply to coverage.

Questions?

Call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife customer Service Representative (Monday through Friday 8 am -6 pm, Eastern Time).

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

**Coverage for domestic partners and civil union partners varies by state. Please contact MetLife for more information.

+ In certain instances, the covered condition is severe stroke.

**There is a 180-day benefit suspension period between diagnosed conditions in different Categories. The benefit suspension period starts when a covered condition occurs. The benefit suspension period does not apply within categories. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category. If a covered condition first occurs during the benefit suspension period, the next occurrence will be treated as a first occurrence.

MetLife's Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health policies, MetLife CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. Please contact MetLife for more information.