

MetLife

➤ What is MetLife Critical Illness Insurance (CII)?

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

➤ How does MetLife CII work?

During this enrollment period, November 2nd to November 18th, you and your spouse can enroll for a category benefit amount of \$10,000 of MetLife Critical Illness Insurance through City of Baton Rouge open enrollment website. You can also enroll your dependent child(ren)** for a category benefit amount of \$10,000. 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 the City of Baton Rouge. 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 and dependent child(ren), may apply for MetLife CII coverage.

➤ How are premiums paid?

Premiums for MetLife CII will be paid by payroll deduction.

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.

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.

**Dependent child coverage and age limitations vary by state. Please contact MetLife for more information.

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

++ In some states, there is a 180-day benefit suspension period between covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories. In certain states, if more than one covered condition occurs on the same calendar day, MetLife will pay a benefit for only one of the covered conditions which occurred. The benefit MetLife will pay will be the highest amount that MetLife would have paid for any one of the covered conditions that occurred.

MetLife Critical Illness Insurance (CII) is a limited group 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. In most states, there is a 30 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document. Please contact MetLife for more information.

Metropolitan Life Insurance Company, New York, NY 10166
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Semi-Monthly Rates

Age	Employee	Spouse	Dependent Child(ren)
<25	\$0.65	\$0.65	\$0.25
25-29	\$0.75	\$0.75	
30-34	\$1.25	\$1.25	
35-39	\$2.20	\$2.20	
40-44	\$3.90	\$3.90	
45-49	\$6.95	\$6.85	
50-54	\$11.25	\$10.95	
55-59	\$17.80	\$16.90	
60-64	\$27.30	\$24.40	
65-69	\$41.75	\$38.30	
70-74	\$60.30	\$55.70	
75-79	\$84.70	\$79.55	
80-84	\$105.70	\$100.45	
85+	\$113.25	\$108.20	

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

How To Enroll

Please log onto the City of Baton Rouge open enrollment benefits website.

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).

