

MetLife



Helping employers complement their existing benefit programs

The Evolving Workplace

With tough economic times and ever-increasing healthcare costs, MetLife understands that many Americans feel they just can't afford to get sick. The recent shift to "consumer-driven" plans for health care forces everyone to examine their finances in a whole new way. Employers are asking employees to take more responsibility for their own financial and medical well being.

To help their employees succeed, they search for innovative products that complement traditional medical coverage, consumer-driven health plans and disability coverage as well as address the financial consequences of certain critical illnesses. **MetLife's Critical Illness Insurance product** can play a significant role in an employer's healthcare strategy by helping provide additional protection for employees and their families facing higher deductibles and greater out-of-pocket expenses.

CII can help employers:

- ease the transition to high deductible medical plans
- provide employees with a lump-sum benefit payment to use as they wish
- give employees the opportunity to offset the out-of-pocket expenses associated with a critical illness

Survivors of critical illnesses sometimes face problems that go beyond their health. In addition to medical concerns, patients are often faced with an increased financial burden. Critical Illness Insurance helps employees by providing additional financial help in the form of a lump-sum benefit payment. This lump-sum benefit payment can be used in any way the employee sees fit — from co-pays and deductibles to mortgage payments and childcare.

Best of all, the combination of medical coverage coupled with critical illness insurance helps ensure that your employees will receive a level of financial confidence necessary to focus on recovery during a difficult time.

Guaranteed Issue Critical Illness Insurance—A Flexible Option

With **no medical underwriting necessary**, a guaranteed issue critical illness insurance product is a flexible option that helps employees pay day-to-day living costs that they may face during a period of lost and lesser income. By helping provide additional financial flexibility to the insured, Critical Illness Insurance gives employees the ability to focus on recovery instead of their finances.

In a competitive market for talented workers, Guaranteed Issue Critical Illness Insurance can give employers a cost-effective benefit solution to help their employees manage what could be one of the most difficult times in their lives. MetLife Critical Illness Insurance can enhance your benefits offering and meet the needs of employees today and over time.

Covered Conditions

MetLife Critical Illness Insurance covers the following medical conditions and groups them into three distinct categories (as defined by the group certificate):

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
- Stroke†
- Coronary Artery Bypass Graft*
- Heart Transplant

Category 3 incorporates certain **other** conditions

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

Key Features and Benefits

MetLife Critical Illness Insurance can help your employees create a financial safety net that complements your company's medical and disability income coverage:

- Lump sum payment to use as your employees see fit
- No medical underwriting necessary
- Spouse and dependent coverage available
- Experience rated

Marketing Strategy and Implementation Process

Critical Illness Insurance neatly fits into your company's voluntary benefits package and our marketing strategy helps your employees see how that happens. The combination of medical coverage, disability income coverage and critical illness insurance may help your employees strengthen their financial position during a difficult time.

MetLife suggests that you develop an implementation plan which incorporates your organization's culture as well as the following elements:

- **Perception of Required Response**—a belief by the enrolling employee that they must make a yes or no decision via your company during the open enrollment period
- **Comprehensive Communication Plan**—a communication plan that consists of at least five employee touch points—coming soon, announcement of new benefit, e-mails, benefit booklet, intranet/newsletter and reminders

Our experience has shown that frequent communications can help increase participation in a guaranteed issue Critical Illness Insurance plan.

Insurance You Can Trust

With more than 140 years experience in the insurance business, MetLife can turn your benefits plan into a strategic investment by helping you achieve your objectives of employee attraction, retention and productivity. Our unmatched experience and the expertise of our people can assist you in optimizing your benefits plans. Our offerings include flexible, best-in-class solutions that will help you meet the diverse needs of your employees and retain top talent in a cost-effective way.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

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 30–90 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 Document or Outline of Coverage. Please contact MetLife for more information.

* For some types of cancer and a coronary artery bypass graft, the employee will receive 25% of the category benefit amount.

† In certain states the covered condition is severe stroke.

Benefits for the **if in life**SM



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