

Cancer insurance: why is it so important?

When cancer affects your family, you'll have the support you need when it matters most.

Many people underestimate the financial impact of a critical illness like cancer. And while experts recommend that families have 3–9 months of living expenses set aside to help in an emergency,¹ most families could use extra support to keep things moving forward.

Even if you have medical and disability insurance, there can be financial gaps in your coverage. Disability income may only cover a portion of your income, and medical insurance can possibly leave you with some extra expenses. You would have to cover deductibles, copays, extra costs for out-of-network care and perhaps alternative treatments. Following a cancer diagnosis, your first priority is getting better, not worrying about lost income, or everyday living expenses. Rely on cancer insurance to help pay for things like:

- Mortgage or rent
- Utilities
- Car payments
- Credit card bills or other debts
- Groceries
- Child care expenses

A cancer diagnosis can happen to anyone, at any time, so it pays to be prepared.

How it works.

Cancer insurance is coverage that can help safeguard your finances. Upon initial verified diagnosis or recurrence² of cancer, you'll receive a lump-sum payment—one convenient payment all at once—when you or your family need it most. The extra cash can help you focus on getting back on track, without worrying about finding the money to help pay for the costs of treatment.

And best of all, the payment is made directly to you, and is in addition to any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Preventive measures, early detection, and quality care and treatment are all important in the fight against cancer. While you can't always prevent it, cancer insurance is there to make life a little easier.



Enroll today!

For questions, please call MetLife at **1 800 GET-MET8** (1-800-438-6388)

Why should I enroll now?

- Competitive employee rates
- Guaranteed acceptance⁴
- Easy payroll deduction
- Portable coverage so you can take it with you³



With MetLife Cancer Insurance, you can take your coverage with you if you change jobs or retire.³

Cancer insurance helps you manage expenses—so you can focus on getting well.

If you or a covered family member⁵ are diagnosed or re-diagnosed² with a covered cancer⁶, MetLife Cancer Insurance can put your financial worries at ease.

As long as you meet the policy and certificate requirements, you're eligible for a number of benefits which include:

- Benefits for initial diagnosis
- Recurrence benefits if cancer returns
- Lump-sum benefit payment
- Easy claims processing
- And a \$50 annual Health Screening Benefit⁷

Help protect yourself, your family and your budget from the financial impact of cancer.

1. www.bankrate.com, How big should your emergency fund be?, Accessed February 2016.
2. There is a benefit suspension period between recurrences. 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 a Full Benefit Cancer, a Partial Benefit Cancer, or an All Other Cancer unless the covered person has not had symptoms of or been treated for the Full Benefit Cancer, Partial Benefit Cancer or All Other Cancer (applicable to NH situated groups and NH residents) for which we paid an Initial Benefit during the Benefit Suspension Period.
3. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.
4. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the Armed Forces or living overseas. [For CA situated cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of the employee's job at the employer's place of business or at an alternate place approved by the employer and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]
5. Eligible Family Members mean all persons eligible for coverage as defined in the Certificate.
6. 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. For NH situated groups and NH residents, there is an initial benefit of \$100 for All Other Cancer.
7. The health screening benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

METLIFE'S 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 benefits will not be paid for a recurrence. MetLife's CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions 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 GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

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.

