

# Facts & Stats



Recent studies have shown

Medical bills have contributed to

**58%**

of bankruptcies, while illness-related income loss contributed to 44.3%.<sup>1</sup>

With competitive employee rates, you can get [Critical Illness Insurance] coverage for less than the cost of...



**Tankful**

of unleaded gas for an SUV\*



**Monthly**

gym membership\*



2 gallons of milk per week\*

\*Based on average costs at national retail chains

## How it works

This illustration is based on a [\$30,000] Initial Benefit Amount plan.<sup>2</sup>

| Illness — Covered Condition                         | Payment   |
|---|---|
| Heart Attack — 1st diagnosis                        | Initial Benefit payment of [\$30,000]                 |
| Heart Attack — 2nd diagnosis (2 years later)        | Recurrence Benefit <sup>3</sup> payment of [\$30,000] |
| Stroke <sup>4</sup> — 1st diagnosis (3 years later) | Initial Benefit payment of [\$30,000]                 |



**MetLife Critical Illness Insurance:**  
**[\$30,000]**  
Benefit Amount

In this example, the covered person would get several lump-sum payments totaling **[\$90,000]**

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

## What you need to know about MetLife's Critical Illness coverage:

- Over 35 covered critical illnesses, such as Cancer,<sup>5</sup> Heart Attack,<sup>6</sup> Stroke,<sup>7</sup> and Kidney Failure.
- You and your eligible family members are guaranteed coverage.<sup>8</sup> No medical exam and no hassle.
- Lump-sum payment can be used however you want, including to help cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.



# Monthly (12) Premium Rates

Rates are Exclusive to Van Buren Public Schools

## Premium per \$1,000 of Coverage

| Attained Age | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Spouse and Child(ren) |
|--------------|---------------|-------------------|-----------------------|----------------------------------|
| <25          | \$0.35        | \$0.52            | \$0.52                | \$0.69                           |
| 25 - 29      | \$0.42        | \$0.62            | \$0.58                | \$0.79                           |
| 30 - 34      | \$0.53        | \$0.78            | \$0.69                | \$0.94                           |
| 35 - 39      | \$0.67        | \$0.99            | \$0.83                | \$1.15                           |
| 40 - 44      | \$0.92        | \$1.37            | \$1.09                | \$1.53                           |
| 45 - 49      | \$1.29        | \$1.93            | \$1.46                | \$2.09                           |
| 50 - 54      | \$1.82        | \$2.78            | \$1.99                | \$2.95                           |
| 55 - 59      | \$2.50        | \$3.89            | \$2.66                | \$4.06                           |
| 60 - 64      | \$3.45        | \$5.45            | \$3.62                | \$5.61                           |
| 65 - 69      | \$4.86        | \$7.74            | \$5.02                | \$7.91                           |
| 70 - 74      | \$6.63        | \$10.51           | \$6.80                | \$10.67                          |
| 75+          | \$9.42        | \$14.69           | \$9.59                | \$14.86                          |

Multiply the per \$1,000 rates shown above by the benefit amount divided by \$1,000 (e.g., 15 for \$15,000 of coverage) and round to two decimals to calculate rates for the quoted benefit amounts. Note that the per \$1,000 rates are only applicable to the benefit amounts shown in this C&B. Final implemented rates may vary slightly due to rounding.

1. Medical Bankruptcy: Still Common Despite the Affordable Care Act." David U. Himmelstein, Robert M. Lawless, Deborah Thorne, Pamela Foohey, and Steffie Woolhandler. *American Journal of Public Health*, March 1, 2019 (online Feb. 6, 2019).
2. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
3. 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 either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
4. In certain states, the Covered Condition is Severe Stroke.
5. 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-situed cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
6. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
7. In certain states, the Covered Condition is Severe Stroke.
8. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as 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 situed cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

METLIFE 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. After a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits, except in the case of insureds covered under a New York certificate. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age 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 the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII 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 GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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.

