

<i>SERFF Tracking Number:</i>	<i>META-125755017</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company.</i>	<i>State Tracking Number:</i>	<i>39796</i>
<i>Company Tracking Number:</i>	<i>NY08-9 KC</i>		
<i>TOI:</i>	<i>H07G Group Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07G.001 Critical Illness</i>
<i>Product Name:</i>	<i>Critical Illness Insurance Advertisement</i>		
<i>Project Name/Number:</i>	<i>C150.08/NY08-9 KC</i>		

## Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Critical Illness Insurance      SERFF Tr Num: META-125755017      State: ArkansasLH

Advertisement

TOI: H07G Group Health - Specified Disease -      SERFF Status: Closed      State Tr Num: 39796

Limited Benefit

Sub-TOI: H07G.001 Critical Illness

Co Tr Num: NY08-9 KC

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Rosalind Minor

Author: Sandra Bennett

Disposition Date: 08/16/2008

Date Submitted: 07/30/2008

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: C150.08

Status of Filing in Domicile:

Project Number: NY08-9 KC

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 08/16/2008

Deemer Date:

State Status Changed: 08/16/2008

Corresponding Filing Tracking Number:

Filing Description:

Please see the cover letter for a more detail description of the submitted filing.

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: META-125755017 State: Arkansas  
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39796  
Company Tracking Number: NY08-9 KC  
TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness  
Limited Benefit  
Product Name: Critical Illness Insurance Advertisement  
Project Name/Number: C150.08/NY08-9 KC

Kris Ann E. Cappelluti, Sr. Analyst-Contracts  
Dev.

1 MetLife Plaza (212) 578-3029 [Phone]  
Long Island City, NY 11101

**Filing Company Information**

Metropolitan Life Insurance Company. CoCode: 65978 State of Domicile: New York  
1MetLife Plaza Group Code: -99 Company Type: Life  
Long Island City, NY 11101-4015 Group Name: State ID Number:  
(111) 111-1111 ext. [Phone] FEIN Number: 13-5581829  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$375.00  
Retaliatory? No  
Fee Explanation: \$25.00 for each advertising piece.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$375.00	07/30/2008	21684045

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Rosalind Minor	08/16/2008	08/16/2008

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
Simplified Issuance Form		Sandra Bennett	07/31/2008	07/31/2008
es-SS-v1				
Fully Underwritten Form		Sandra Bennett	07/31/2008	07/31/2008
tenSS_v1				
Employer Paid Form		Sandra Bennett	07/31/2008	07/31/2008
-SS-v1				



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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Filed-Closed	Yes
Supporting Document	Application	Filed-Closed	Yes
Supporting Document	Transmittal Letter NY08-9 KC	Filed-Closed	Yes
Supporting Document	NAIC Transmittal Form	Filed-Closed	Yes
Form	InitialChasingEmail	Filed-Closed	Yes
Form	InitialLetter	Filed-Closed	Yes
Form	Last ChanceChasingEmail	Filed-Closed	Yes
Form	Postcard Initial	Filed-Closed	Yes
Form	Postcard Reminder	Filed-Closed	Yes
Form	ReminderChasingEmail	Filed-Closed	Yes
Form (revised)	SimplifiedIssues-SS-v1	Filed-Closed	Yes
Form	SimplifiedIssues-SS-v1	Filed-Closed	No
Form	2.0SIOverview	Filed-Closed	Yes
Form (revised)	FullyUnderwrittenSS_v1	Filed-Closed	Yes
Form	FullyUnderwrittenSS_v1	Filed-Closed	No
Form	FullyUnderwrittenOverview	Filed-Closed	Yes
Form	0Employer email-letter	Filed-Closed	Yes
Form	01st Sale Presentation	Filed-Closed	Yes
Form (revised)	EmployerPaid-SS-v1	Filed-Closed	Yes
Form	EmployerPaid-SS-v1	Filed-Closed	No
Form	Simplified	Filed-Closed	Yes
Form	Fully Underwritten	Filed-Closed	Yes

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 Product Name: Critical Illness Insurance Advertisement  
 Project Name/Number: C150.08/NY08-9 KC

**Amendment Letter**

Amendment Date:  
 Submitted Date: 07/31/2008

**Comments:**

The following forms attached below have been updated.

- CI56.08
- CI58.08
- CI62.08

**Changed Items:**

**Form Schedule Item Changes:**

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
CI56.08	Advertising	SimplifiedIss Initial ues-SS-v1						CI56.08.pdf

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
CI58.08	Advertising	FullyUnderw Initial rittenSS_v1						CI58.08.pdf

**Form Schedule Item Changes:**

Form Number	Form Type	Form Name	Action	Form Action Other	Previous Filing #	Replaced Form #	Readability Score	Attachments
CI62.08	Advertising	EmployerPai Initial d-SS-v1						CI62.08.pdf

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## Form Schedule

Lead Form Number: C150.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	C150.08	Advertising	InitialChasingEmail	Initial			C150.08-2.0 InitialChasing Email.pdf
Filed-Closed	C151.08	Advertising	InitialLetter	Initial			C151.08-2.0 InitialLetter.pdf
Filed-Closed	C152.08	Advertising	Last ChanceChasingEmail	Initial			C152.08-2.0 Last ChanceChasingEmail.pdf
Filed-Closed	C153.08	Advertising	Postcard Initial	Initial			C153.08-2.0 Postcard Initial .pdf
Filed-Closed	C154.08	Advertising	Postcard Reminder	Initial			C154.08-2.0 Postcard Reminder .pdf
Filed-Closed	C155.08	Advertising	ReminderChasingEmail	Initial			C155.08-2.0 ReminderChasingEmail.pdf
Filed-Closed	C156.08	Advertising	SimplifiedIssues-SS-v1	Initial			C156.08.pdf
Filed-Closed	C157.08	Advertising	2.0SIOverview	Initial			C157.08- 2.0SIOverview.pdf
Filed-Closed	C158.08	Advertising	FullyUnderwrittenSS_v1	Initial			C158.08.pdf
Filed-Closed	C159.08	Advertising	FullyUnderwrittenOverview	Initial			C159.08- 2.0FullyUnderwrittenOverview.pdf
Filed-	C160.08	Advertising	0Employer email-	Initial			C160.08-

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Closed		letter		2.0Employer email- letter.pdf
Filed- Closed	CI61.08	Advertising 01st Sale Presentation	Initial	CI61.08- 2.01st Sale Presentation. pdf
Filed- Closed	CI62.08	Advertising EmployerPaid-SS-v1	Initial	CI62.08.pdf
Filed- Closed	CI63.08	Advertising Simplified	Initial	CI63.08 Simplified.pdf
Filed- Closed	CI64.08	Advertising Fully Underwritten	Initial	CI64.08 Fully Underwritten. pdf



## **2.0 -- Chasing E-Mail**

[Subject Line: Application Procedure Must Be Completed for XYZ Company Benefit Offering – **Critical Illness Insurance from MetLife by [DATE]!**]

Please review the following information carefully:

Thank you for expressing interest in applying for MetLife Critical Illness Insurance via your company's annual open enrollment period. In order to complete your application, you must complete the online enrollment form.

**The application process for CII must be completed by [DATE].**

**In order to complete your application process:**

- Go to **www.metlife.com/mybenefits**
- Read the information carefully
- Consider if you would like to apply for coverage for your [spouse], [domestic partner\*] and/or dependent children
- Click on **Apply Now** and complete the on-line application

MetLife CII pays a lump-sum benefit payment from [\$10,000 to \$110,000] in the event you experience one of six covered conditions – cancer<sup>\*\*</sup>, heart attack, stroke<sup>+</sup>, kidney failure, major organ transplant, bone marrow transplant, heart transplant, or coronary artery bypass graft<sup>\*\*</sup> and meet the certificate requirements. You can use the lump-sum benefit payment in any way you see fit – from additional medical expenses to everyday living expenses – it is up to you.

[If you have any questions, you can call **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Critical Illness Insurance Customer Service Representative (Monday through Friday 8 am to 6 pm, EST).]

[\*Coverage for domestic partners and civil union partners vary by state. Please contact MetLife for more information.]

\*\* 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 the individual experience another one of the covered conditions in that category while the certificate is in force.

+In certain instances the covered condition is severe stroke

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact us for more information.]

Metropolitan Life Insurance Company, New York, NY 10166.

L10072188[exp1008][xCT, FL, HI, MN, NJ, NY, PR, VT and WA]

CI50.08

**Critical Illness Insurance from MetLife –  
Application Procedure Must Be Completed  
Return By: [Date]**

<Name>  
<Address>  
<City, State, Zip>

Dear <First Name>:

Recently, you expressed interest in applying for MetLife's Critical Illness Insurance during your company's Open Enrollment period. In order to complete your application, you must complete and return the attached enrollment form. [You may apply to purchase \$10,000 - \$100,000 (in increments of \$10,000) of coverage for yourself and your spouse/domestic partner\*, and \$10,000 of coverage for your dependent child(ren).][You may apply to purchase (\$10,000) of coverage for yourself, \$10,000 of coverage for your spouse/domestic partner\*, and \$10,000 of coverage for your dependent children]

**The application process for MetLife Critical Illness Insurance must be completed by [date].**

**In order to complete your application process:**

- Read the enclosed information carefully
- Consider if you would like to apply for coverage for your [spouse], [domestic partner\*] and/or dependent children
- Fill out, sign and date the attached enrollment form found directly behind this letter
- Mail back your signed enrollment form in the enclosed business reply envelope

MetLife Critical Illness provides you with financial help, a lump-sum payment in the event you experience one of the covered conditions: cancer\*\*, heart attack, stroke<sup>+</sup>, kidney failure, major organ transplant, bone marrow transplant, heart transplant, coronary artery bypass graft.\*\* You can use the lump-sum benefit payment in any way you see fit – from additional medical expenses to everyday living expenses – it is up to you.

[If you have any additional questions, you can call **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Critical Illness Insurance Customer Service Representative (Monday through Friday 8 am to 6 pm, EST).]

*If you have already applied for MetLife Critical Illness Insurance, please disregard this notice.*

Sincerely,

[XYZ MetLife Representative]  
[Title]

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

\*\*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 individual experience another one of the covered conditions in that category while the certificate is in force.

<sup>+</sup>In certain instances the covered condition is severe stroke.

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact us for more information.]

## **2.0 -- Last Chance Chasing E-Mail**

**Subject Line:** [XYZ Employees] – The enrollment period to apply for Critical Illness Insurance from MetLife – ends soon!

[XYZ employees] – you have until [DATE] left to complete your application for the [newest] enhancement to our benefit offering – Critical Illness Insurance from MetLife! This is your last chance to complete your application during the [benefit open enrollment period].

**The application process for MetLife Critical Illness Insurance must be completed by [DATE].**

Remember -- MetLife Critical Illness Insurance is designed to complement your existing medical coverage and can help pay additional expenses and day-to-day living expenses should you experience one of the covered conditions.

**In order to complete your application process:**

- Go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)
- Read the information carefully
- Consider if you would like to apply for coverage for your [spouse], [domestic partner\*] and/or dependent children
- Click on **Apply Now** and complete the on-line application]

[Questions? Call **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Customer Service Representative will be happy to answer your questions]

Apply today – this application completion process ends [DATE].

*If you have already applied for MetLife Critical Illness Insurance, please disregard this notice.*

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

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact us for more information.

Metropolitan Life Insurance Company, New York, NY 10166.  
L10072195[exp1008][x[CT, FL, HI, MN, NJ, NY, PR, VT and WA]

CI52.07

## Initial Postcard Chasing

### **Front Panel**

*MetLife Critical Illness Insurance*

### **Back Panel**

#### **[XYZ Company Employees:]**

[The time for action is now! Application Procedure Must Be Completed for XYZ Company Benefit Offering – **Critical Illness Insurance from MetLife.**]

Recently, you expressed interest in applying for MetLife's Critical Illness Insurance during your company's Open Enrollment period. This is a reminder that the application process is not yet finished. Complete and return your previously mailed Critical Illness Insurance enrollment form to apply to purchase [\$10,000 - \$100,000 (in increments of \$10,000) of coverage for yourself and your spouse/domestic partner\*, and \$10,000 of coverage for your dependent child(ren)] [(\$10,000) of coverage for yourself, \$10,000 of coverage for your spouse/domestic partner\*, and \$10,000 of coverage for your dependent child(ren).]

**[The Time to Complete Your Application is Now:** Hurry, this opportunity to apply for coverage ends DATE.]

[For rate information or to receive another copy of the enrollment form, you can call **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Critical Illness Insurance Customer Service Representative (Monday through Friday, 8am to 6pm, EST) or log onto our website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

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

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact us for more information.

Metropolitan Life Insurance Company, New York, New York 10166

L10072190[exp1008][xCT, FL, HI, MN, NJ, NY, PR, VT and WA]

CI53.08

## 2.0 -- Reminder Postcard Chasing

### **Front Panel**

*MetLife Critical Illness Insurance*

### **Back Panel**

#### **[XYZ Company Employees:]**

[REMINDER -- The time for action is now! Application Procedure Must Be Completed for [XYZ Company] Benefit Offering – **Critical Illness Insurance from MetLife.**]

Complete and return your previously mailed Critical Illness Insurance enrollment form to apply to purchase [\$10,000 -\$100,000 (in increments of \$10,000) of coverage for yourself and your spouse/domestic partner\*, and \$10,000 of coverage for your dependent child(ren)] [(\$10,000) of coverage for yourself, \$10,000 of coverage for your spouse/domestic partner\*, and \$10,000 of coverage for your dependent child(ren).] Don't let this opportunity pass you by.

**[The Time to Complete Your Application is Now:** Hurry, the deadline is DATE.]

[For rate information or to receive another copy of the enrollment form, you can call **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Critical Illness Insurance Customer Service Representative (Monday through Friday, 8am to 6pm, EST) or log onto our website at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

*If you have already applied for MetLife Critical Illness Insurance, please disregard this notice.*

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

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact us for more information.]

Metropolitan Life Insurance Company, New York, New York 10166  
L10072192[exp1008] [xCT, FL, HI, MN, NJ, NY, PR, VT and WA]

CI54.08

## **2.0 Reminder Chasing E-Mail**

Subject Line: [XYZ Employees] – Do not miss your opportunity to complete your application for Critical Illness Insurance from MetLife!

Please review the following information carefully:

[XYZ employees] have only until [DATE] to complete their application for Critical Illness Insurance from MetLife – the deadline is approaching fast.

### **The application completion period ends: [DATE]**

This is a reminder that the application process for MetLife Critical Illness Insurance is not yet complete.

#### **In order to complete your application process:**

- Go to **[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)**
- Read the information carefully
- Consider if you would like to apply for coverage for your [spouse], [domestic partner\*] and/or dependent children
- Click on **Apply Now** and complete the on-line application]

[If you have any questions, you can call **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Critical Illness Insurance Customer Service Representative (Monday through Friday 8 am to 6 pm, EST).]

Apply Today – the application completion process ends [date].

*If you have already applied for MetLife Critical Illness Insurance, please disregard this notice.*

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

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact us for more information.}

Metropolitan Life Insurance Company, New York, NY 10166.  
L10072193[exp1008] [xCT, FL, HI, MN, NJ, NY, PR, VT and WA]

CI55.08

# Group Critical Illness Insurance

Helping employees create a personal financial safety net if they experience certain critical illnesses



## MetLife®



### The Product That Can Help Your Employees Strengthen Their Financial Picture

Typically today, employees have begun to take more responsibility for their own financial and medical well-being. However, traditional medical coverage, consumer-driven health plans and disability income coverage may not always address the full financial consequences of certain critical illnesses. Preparation is the key, nevertheless, the unexpected can happen when it is least expected – especially when it comes to a critical illness.

Americans of all ages experience a critical illness each year. Many recover and return to work. But it could take from six weeks to up to a year of treatment with numerous unforeseen costs. The average out of pocket expenses for those individuals who experience a critical illness such as heart attack, stroke or cancer is over \$7000.<sup>1</sup>

The question is... how can your employees ease the potential financial impact of a critical illness? MetLife Critical Illness Insurance can help provide your employees with a way to strengthen their financial safety net and help keep their family's finances on track should they experience one of the covered conditions.

### Key Features and Benefits

- Complements traditional medical coverage, consumer-driven health plans, disability income coverage
- Lump-sum benefit payment to use as your employees see fit
- Additional occurrence benefit
- Just answer a few medical questions
- No need to submit expense receipts
- Dependent coverage for spouses and children
- Convenient payment options
- The option to allow employees to take the coverage with them if they terminate or retire

Include MetLife Critical Illness Insurance as Part of Your Company's Annual Benefit Election Period

### A Lump-sum Benefit to Use as Your Employees See Fit

MetLife Critical Illness Insurance works like this. The employee applies and is approved for coverage. If the employee experiences one of the covered conditions within a category and meets all the group policy and certificate requirements, the employee will receive a lump-sum benefit payment to use as he or she sees fit. This lump-sum benefit payment could help keep family finances on track should they experience one of the covered conditions.

During the enrollment period, employees can apply to purchase \$10,000 of Simplified Issue Coverage. They also may have the opportunity to apply for \$10,000 to \$100,000 (in increments of \$10,000) of additional critical illness insurance coverage by answering a few more medical questions. The benefit amount an employee receives will depend on the coverage he or she qualifies for and the covered condition experienced.

The lump-sum benefit payment can be used to help pay for things like:

- Medical co-pays and deductibles
- Out-of-network treatments
- Prescription drug co-pays
- Childcare bills
- Mortgage and rent payments
- Car payments
- Utility payments and other household bills



## 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 <b>cancer</b> -related conditions	Category 2 incorporates certain <b>heart</b> -related conditions	Category 3 incorporates certain <b>other</b> conditions
<ul style="list-style-type: none"> <li>Full Benefit Cancer</li> <li>Partial Benefit Cancer*</li> <li>Bone Marrow Transplant</li> </ul>	<ul style="list-style-type: none"> <li>Heart Attack</li> <li>Stroke*</li> <li>Coronary Artery Bypass Graft*</li> <li>Heart Transplant</li> </ul>	<ul style="list-style-type: none"> <li>Major Organ Transplant (other than bone marrow and heart)</li> <li>Kidney Failure</li> </ul>

## How It Works

An employee can receive benefit payments in three different categories – lump-sum payments the employee can use as he or she sees fit:

- Employee applies and is approved for a category benefit amount of \$10,000.
- When an employee is diagnosed with a covered condition in any of the three categories and meets the policy and certificate requirements, he or she will receive a lump-sum benefit payment.
- For certain covered conditions,\* the employee will receive 25% of the category benefit amount. In those instances, the remainder of the category benefit amount (75%) will be available should the employee experience another covered condition within that category.\*\* For certain other covered conditions the employee will receive 100% of the category benefit amount (or 75% of the category benefit amount if the employee already received a lump sum of 25% of the category benefit amount for another covered condition within the same category). After 100% of any category benefit amount has been paid, that category will close and the employee will not receive additional payments for any other covered conditions within that category.
- If the employee is later diagnosed with another covered condition that falls within one of the two remaining categories, he or she 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.

## 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 can help your employees strengthen their financial position during a difficult time.

MetLife strongly 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 your 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.
- Favorable Benefit Placement** – CII benefit should be prominently displayed so that each enrolling employee sees the benefit offer with rates and the product description if appropriate.

## Insurance You Can Trust

MetLife’s product strategy is to offer meaningful benefits at an affordable price. Experience, combined with superior financial strength, state-of-the-art technology and an unwavering focus on customer service, make MetLife a smart choice as a long-term employee benefit partner.

### Coverage Can Continue With MetLife’s Additional Occurrence Benefit!

#### FOR EXAMPLE:

If a MetLife group critical illness certificate is issued with a \$30,000 category benefit amount, then up to \$30,000 can be payable within each of the three categories. The maximum payout for an employee diagnosed with covered conditions in all three categories is \$90,000. Please see the “How It Works” section to the right for further details.



**Metropolitan Life Insurance Company**  
200 Park Avenue, New York, NY 10166  
www.metlife.com

<sup>1</sup> Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

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

\*\* 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 the covered condition is in a different category. If a covered condition in another category first occurs during the benefit suspension period, the next occurrence of the covered condition after the 180-day benefit suspension period will be treated as a first occurrence.

<sup>+</sup> In certain states the covered condition is severe stroke.

MetLife’s CII policies are limited policies. Like most accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.

**METLIFE'S**  
**GROUP CRITICAL ILLNESS**  
**INSURANCE OVERVIEW**  
**FOR**  
**XYZ COMPANY**

Date

**For Additional Information, Please Contact:**

Name  
Title  
MetLife  
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**Critical Illness Insurance Overview**

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All enclosed and subsequent information, whether printed, written, or oral, with respect to this proposal and furnished by MetLife or its employees or agents or XYZ Company shall be held in strict confidence and may only be used in connection with the rate quotation contained herein. This proposal is valid for 90 days from the date of issue.

Date of issue:

## **Introduction**

MetLife is pleased to submit our proposal for a Critical Illness Insurance plan for XYZ Company. Throughout this proposal, we hope to demonstrate how MetLife is uniquely positioned to be XYZ Company's Critical Illness Insurance carrier. We believe that our years of experience serving the benefit needs of large employers, our commitment to educating the consumer and the team of professionals we have assembled is unmatched in the industry.

This proposal describes key aspects of MetLife's plan including our experience in communications, implementation, account management, and administration. It also contains details about plan design provisions, premiums, and claims processing. MetLife offers a high-quality plan at competitive rates. The program can be extended to spouses, domestic partners, dependent children and retirees.

## **Leading Provider of Voluntary Benefits**

MetLife is pleased to add Critical Illness Insurance to its suite of Voluntary Benefit products, which includes such products as MetLife Auto & Home, Hyatt Legal, MetLife Bank, Long-Term Care, Group Universal Life and MetLife Advice Financial Planning. We believe that this new addition to our platform will give your employees additional flexibility in choosing those products that best suit their needs.

Our approach to Voluntary Benefits – is a benefit to both employers and employees alike. As the leading provider of Voluntary Benefits, we're your resource for ensuring employee satisfaction. In fact, MetLife Voluntary Benefits are a simple way you can enhance that satisfaction and create a more desirable workplace for everyone. Plus, our consultative approach can help you not only keep up with changing employee needs, but stay one step ahead. Ongoing customer satisfaction surveys, trend research and customer advisory boards are just a few of the ways that MetLife can help you manage your benefit needs today and tomorrow.

## **Experience XYZ Company Can Count On**

MetLife offers competitively priced products backed by experienced resources to effectively serve employee benefits needs. By working closely with XYZ Company, we can provide smart, innovative services to help meet a wide range of employee benefit objectives. Best of all, we offer a sense of security which comes from knowing MetLife is financially sound and can provide long-term solutions for employee benefit needs. We will work hard to deliver the products and services offered, and we have the proven ability to do so.

MetLife is dedicated to maintaining a single point of contact for the Benefit Manager to:

- Build awareness and understanding of the MetLife Critical Illness Insurance plan;
- Provide enhanced communications to support the program;
- Lead a team of specialists to support employees' needs;
- Ensure proper support for all locations
- Provide on-site support; and
- Ensure the program meets your ongoing requirements

Since we believe informed consumers make the best purchasing decisions, MetLife's communication program places a strong emphasis on education. Our approach, based on

extensive market research, has helped us learn about consumer needs and objectives regarding Critical Illness Insurance. We will customize a multi-faceted education and enrollment campaign that ensures employee awareness and access.

## **History of Critical Illness Insurance**

South African physician Marius Barnard first introduced Critical Illness Insurance in 1983. In 1967, Dr. Barnard assisted his brother, Christian, during the first successful heart transplant. For the next 15 years, Dr. Barnard witnessed the increasing survival rates of his patients. Unfortunately, he also witnessed many of these same patients experiencing serious financial hardships due to the increased expenses, and in many cases, lost income associated with these conditions. To help alleviate this financial burden, he worked with a South African insurer to create Critical Illness Insurance, which was specifically designed to help support those patients diagnosed with a critical illness.

Today, Critical Illness Insurance is sold in many countries around the world, including the United Kingdom, Canada, Australia, South Africa, New Zealand, and Japan. In recent years, due to increasing health care costs and advances in medicine, it has also become an emerging product in the United States.

## **Solidifying Your Employees' Financial Picture**

Typically today, employees have begun to take more responsibility for their own financial and medical well-being. However, traditional medical coverage, consumer driven health plans and disability income coverage may not always address the full financial consequences of certain critical illnesses. Preparation is the key, nevertheless; the unexpected can happen when it is least expected – especially when it comes to a critical illness.

Americans of all ages experience a critical illness each year. Many recover and return to work. But it can take from 6 weeks to up to a year of treatment with numerous unforeseen costs. In fact, the average out of pocket expenses for those individuals who experience a critical illness such as heart attack, stroke or cancer is over \$7,000.<sup>1</sup> What's more, a recent MetLife study found that nearly ½ of the respondents who experienced a critical illness (i.e., heart attack, stroke or cancer) in their household within the last five years said the critical illness had a major financial impact and they were financially worse off than they were before the onset of the critical illness.<sup>2</sup> Although it's hard to conceive of these types of costs there are still expenses associated with a critical illness that many medical plans may not be designed to pay.

Critical Illness Insurance was designed to help fill the insurance needs not fully addressed by other insurance products such as day-to-day living expenses that will continue during a critical illness such as mortgage, utility bills or car payments. MetLife Critical Illness Insurance can provide your employees with a financial safety net that will keep their finances on track should they experience one of the covered conditions.

This flexible addition to your benefit package can help you recruit and retain employees. But, most importantly, you'll be offering employees a solution that will help them focus on recovery.

<sup>1,2</sup>Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

## MetLife Critical Illness Insurance – Simplified Issue Offer

Under the MetLife Critical Illness program, employees and their spouses/domestic partners\*\* can elect to apply for \$10,000 of Simplified Issue Coverage as part of the annual XYZ Company benefit election period by answering only a few questions. Employees can also apply for \$10,000 of Simplified Issue coverage for their dependent children. In addition, all employees and their spouses/domestic partners will also have the opportunity to purchase up to \$100,000 of additional Critical Illness coverage by answering additional medical questions.

### Covered Conditions

MetLife Critical Illness Insurance covers you for the medical conditions listed below in each of the three distinct categories (as defined by the group insurance certificate):

- Category 1 incorporates **cancer**-related conditions
- Category 2 incorporates **heart**-related conditions
- Category 3 incorporates **other** conditions

#### Category 1—Cancer-related

Full Benefit Cancer  
Partial Benefit Cancer\*  
Bone Marrow Transplant

#### Category 2--Heart-related

Heart Attack  
Stroke<sup>+</sup>  
Coronary Artery Bypass Graft\*  
Heart Transplant

#### Category 3—Other conditions

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

### How It Works

An employee can receive benefit payments in three different categories – lump-sum payments the employee can use as he or she sees fit:

- Employee selects and is approved for a category benefit amount of \$10,000.
- When an employee is diagnosed with a covered condition in any of the three categories and meets the policy and certificate requirements, he or she will receive a lump-sum benefit payment.
- For certain covered conditions, the employee will receive 25% of the category benefit amount.\* In those instances, the remainder of the category benefit amount (75%) will be available should the employee experience another covered condition within that category. For certain other covered conditions the employee will receive 100% of the category benefit amount (or 75% of the category benefit amount if the employee already received a lump sum of 25% of the category benefit amount for another covered condition within the same category). After 100% of any category benefit amount has been paid, that category will close and the employee will not receive additional payments for any other covered conditions within that category.
- If the employee is later diagnosed with another covered condition that falls within one of the two remaining categories, he or she 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.

\*For some types of cancer and a coronary artery bypass graft, he or she 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.

\*\*There is a 180-day benefit suspension period between diagnosed 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. If a covered condition first occurs during the benefit suspension period, the next occurrence will be treated as a first occurrence. The benefit suspension period does not apply within categories.

\*In certain states the covered condition is severe stroke.\*\* Idaho and Louisiana do not allow domestic partner coverage. In New Jersey and Vermont, civilian partners may be covered as spouses.

## **Lump Sum Benefit Payment to Use as Your Employees See Fit**

MetLife Critical Illness Insurance works like this. If an employee experiences one of the covered conditions within a category and meets all the group policy and certificate requirements for coverage, the employee will receive a lump-sum benefit payment to use as he or she sees fit. This policy can provide employees with a lump-sum benefit that could keep their family finances on track should they experience one of the covered conditions.

During the enrollment period, employees can apply to purchase \$10,000 of Simplified Issue Coverage. In addition, they may have the opportunity to apply for \$10,000 and \$100,000 (in increments of \$10,000) of additional critical illness insurance coverage by answering some additional medical questions. The benefit amount an employee receives will depend on the coverage he or she qualifies for and the covered condition experienced.

The lump-sum benefit payment can be used to help pay for things like:

- Medical co-pays and deductibles
- Out-of-network treatments
- Prescription drug co-pays
- Childcare bills
- Mortgage and rent payments
- Car payments
- Utility payments and other household bills

## **Benefits and Features**

Benefits and Features of MetLife's Critical Illness Insurance include:

- Complements traditional medical coverage, consumer driven health plans, disability income coverage.
- Lump-sum benefit payment to use as your employee sees fit
- Additional occurrence benefit
- No need to submit expense receipts
- No physical exam required (Answer limited medical questions)
- Convenient payment options
- The option to allow your employees to take the coverage with them under certain circumstances if they terminate or retire

## **Sound Plan Design with Adjustable Features and Reasonable Premiums**

The success of any Critical Illness Insurance Plan will be measured over years and ultimately rests on the carrier's ability to manage the plan over time. MetLife has the experience to meet your changing needs, as well as the needs of your employees. When setting premiums, MetLife seeks to meet three key objectives: meaningful coverage, value for employees, and rate stability over the life of the program.

Our rates are based on the general population's incidence of the critical illnesses covered by our plan. These rates are then adjusted for gender and further rate modifications based on a specific group's industry and demographics (age/gender). Additional adjustments may be made based on the anticipated volume of premium and participation rates. Renewal rates will be prospectively rated based on the group's experience and the experience of MetLife's book of business.

## **Financial Strength and Proven Track Record Help Ensure Program Success and Stability**

MetLife is the industry leader in providing core and voluntary benefits to mid-size and large employers. We have developed a Group Critical Illness Product that leverages our expertise in offering successful group benefit plans. Our Group Critical Illness Insurance product was developed in response to employers looking for an economical way to complement their existing medical plans.

Our group policy with attained-age pricing and an education-focused communication approach enables us to market the program without the need for one-on-one enrollment and provides employees with an alternative to level premium group or individual products. In addition, the MetLife Group Critical Illness program is supported by MetLife's MyBenefits website.

Focusing on those services where we believe we can provide the best benefit plans, we will work to be your benefits partner – the one that you look to for innovative ideas and smart choices. We continuously lead the industry and reinvent our products and services to reflect the needs and preferences of our customers as well as to stay ahead of the ever-changing benefits marketplace.

MetLife's financial strength and proven track record managing benefit programs will help to ensure the success and stability of your Critical Illness Insurance plan for years to come. Our size and diversified product line give us the ability to weather adverse economic periods and business conditions. Our reputation and size will inspire trust and confidence in your employees and will enhance the value of your benefit offerings.

## **Implementation and Ongoing Account Management**

MetLife is recognized for the quality of its implementation program and ongoing account management service. We make it easy for employers to offer and maintain a critical illness insurance program. Drawing on years of experience, our staff will work with you to plan, implement and manage the program to ensure it operates smoothly and meets your objectives. You can count on MetLife to handle all aspects of the program including communications, implementation, ongoing customer service, and administration.

### **MetLife's Implementation Team Can Help You Succeed**

As you review the plan details on the following pages, we trust you will see how MetLife's Critical Illness Insurance plan can meet XYZ Company's objectives. Our staff, comprised of highly-trained professionals who are experienced in implementing complex benefit programs, is trained to address the needs of XYZ Company and its employees alike. Our staff will be ready to assist you when implementing all aspects of the plan.

By selecting MetLife, you will be drawing on more than 135 years of quality service, strong leadership, sound investment strategy, and innovative products and services. We welcome the opportunity to further discuss any aspect of our plan.

### **An Implementation Program that Fits Your Needs**

The ultimate goals of the communications and enrollment plan is to ensure employee awareness of the MetLife Critical Illness Insurance product and to help employees make educated decisions regarding the appropriateness of the plan for their needs. The communications to XYZ Company employees are key to the overall success of the program. MetLife will work with you to ensure that our communication process mirrors your corporate approach.

During the enrollment process, employees may also call our toll-free number where they will be connected to a MetLife customer service representative who can answer questions about the program.

MetLife's implementation program can be designed to accommodate your needs. Our multifaceted communications program is designed to maximize participation in the Critical Illness Insurance plan. The program encompasses education, training and an ongoing program of customer service for you and your insureds.

## ***Enrollment Period***

Enrollment for the Critical Illness Insurance product typically will be conducted once a year, during XYZ Company's annual benefit election period. Employees will have a limited-time opportunity to apply for MetLife's Simplified Issue Critical Illness Insurance offering by clicking "yes" on the XYZ Company ballot. During this period, employees will only have to answer a few questions to apply for coverage. However, in the case of new hires and the occurrence of life events such as divorce, marriage, or birth of a child, MetLife permits enrollment outside of the normal enrollment period.

## **Marketing Strategy and Implementation Process**

MetLife strongly suggests that you develop a marketing strategy and implementation plan which best suits your organization's culture and that includes 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's open enrollment ballot.
- **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.
- **Favorable Benefit Placement** – CII benefit should be prominently displayed so that each enrolling employee sees the benefit offer with rates and the product description if appropriate.

These methods will ensure the success of your program during the initial and ongoing implementation periods.

## Communication Plan

MetLife will work with XYZ Company on an awareness campaign designed to educate employees about the new benefit offering. When XYZ Company is developing its annual benefit election materials, we will partner with XYZ Company to provide appropriate content about the MetLife Critical Illness Insurance program. We are flexible and can provide channel-specific materials for XYZ Company websites, benefit election booklets, internal publications or other printed material.

When XYZ Company and MetLife determine it is the right time to offer employees the option to purchase up to \$100,000 of additional coverage, a customized marketing campaign will be utilized.

Typically, the program kicks off with an educational awareness campaign that begins two weeks prior to the enrollment period. Since CII will be positioned as part of your annual benefit election period, MetLife will work with you to develop the appropriate marketing materials designed to dovetail with your overall benefit election campaign. Sample communications could include letters, e-mails, bulletins, and posters that are designed to inform employees that they are about to be offered a new benefit and details around that offering.

With one week left in the enrollment period, MetLife will work with XYZ Company on a reminder campaign designed to remind employees about the enrollment deadline. Sample communications could include reminder e-mails, last-chance e-mails, and bulletins. A sample of these communication pieces can be found in the appendix of this proposal.

To help increase awareness around the CII product, MetLife recommends that XYZ Company employees receive a minimum of five employee communications during the open enrollment period that highlight the advantages of the product. Our experiences have shown us that a carefully constructed communication strategy is crucial to the successful launch of the product.

- Voluntary Benefits Experience

MetLife will draw on its extensive experience in the Voluntary Benefits arena to provide XYZ Company with a comprehensive communications program using the highest standards of quality and professionalism. We have maintained our position as an industry leader by understanding and anticipating the changing needs of our customers.

- Marketing Expertise

MetLife's marketing strategy would include the following key components:

1. Awareness
2. Enrollment Meetings

### **Awareness**

#### *Newsletter Articles and Electronic Messages*

Inserting newsletter articles in an employer's existing publications as a supplement to the enrollment communication has proven very effective. In addition, MetLife has a variety of electronic messages that XYZ Company can utilize to send to their employee population to create awareness. These vehicles provide educational information about Critical Illness Insurance and explain why Critical Illness Insurance is being offered.

#### *Internet/Intranet*

If XYZ Company utilizes an Internet/Intranet as an informational tool for employee benefits, MetLife will assist in developing information about the Critical Illness Insurance plan.

### **Enrollment Meetings**

MetLife has built a team of professionals to provide marketing and educational support to our customers. These professionals will walk XYZ Company employees through the Critical Illness Insurance enrollment process as well as answer questions about this new benefit offering.

### **Customer Service Delivers Prompt and Caring Response**

MetLife aims to ensure the satisfaction of your employees in all aspects of the program. Our Critical Illness Insurance Customer Service team provides prompt service by a staff of educated associates. Your employees can expect a high degree of satisfaction when they call for information about the plan or need assistance in accessing their benefits. Our customer service representatives are equipped to answer a wide range of questions about plan features and benefits.

The hours of our toll-free telephone line are Monday-Friday: 8:00 a.m. – 6:00 p.m., Eastern Time. After-hours calls are answered by a voice mailbox allowing the caller to leave a message. A customer service representative returns all messages on the next business day. MetLife can accommodate callers with special communications needs. We are equipped to answer calls placed through a TDD, a communication device for the hearing impaired. For non-English speaking callers, we use AT&T Language Line -- a service that can translate over 140 different languages.

MetLife's goal is 100% customer satisfaction. We strive to attain this goal by having well-trained customer service representatives available to answer questions, and by having state-of-the-art technology to support them. We maintain an active quality assurance program. Call Center Supervisors monitor Customer Service representatives for quality and accuracy on a daily basis. In addition, a customer satisfaction survey is conducted on a randomly selected sample of callers to assess their satisfaction with the service they received when they called our toll-free line.

## **ADMINISTRATIVE SUPPORT**

MetLife is responsible for all data entry, billing, and claims processing.

### **Convenient Payroll Deduction**

MetLife's preferred method of billing is through payroll deduction. MetLife will program the information that is provided in XYZ Company eligibility files into our state-of-the-art comprehensive billing system. Utilizing XYZ Company standards for payroll, MetLife will employ payroll deduction to collect the premiums for employees enrolled in our Critical Illness Insurance plan. To facilitate the process, MetLife will ask XYZ Company to provide an initial eligibility file to begin the enrollment process. To keep our files as current as possible, we ask that XYZ Company continue to provide these files to MetLife periodically.

### **Processing of Claims**

Claims administration is handled by the Critical Illness Insurance Service Center. Our claim managers are responsible for determining benefit eligibility. Our claims approvers are responsible for proof of service delivery and prompt claims payment. Valid claims will be paid within ten business days of receipt of all relevant information.

### **Determination of Benefit Eligibility**

When an individual covered under MetLife's Critical Illness Insurance plan experiences a covered condition and wants to submit a claim, the insured, or someone acting on his or her behalf, initiates the request for benefits via the toll-free telephone line by requesting a claim form. The insured, or someone acting on his or her behalf, should complete the claims form sent by MetLife and have the treating physician verify and complete the medical validation section. The claims specialist will obtain the information needed to determine the insured's eligibility for benefits. Once the necessary information has been obtained, the Critical Illness Insurance claims specialist promptly will make a decision regarding benefit eligibility.

If benefits are denied, MetLife will send a declination letter to the insured indicating the reason for denial and explaining the process for appealing the decision. The letter includes a benefit authorization appeal form, which the insured should send to his or her physician or other health care provider to complete and return to MetLife. This appeal form, as well as the insured's file, will be reviewed by the claims manager and, if necessary, a consulting physician. The reassessment may include contacting the insured, the insured's representative and/or other authorized persons who have relevant information about the insured's condition. MetLife will notify the insured of its final decision within 10 business days of receiving all relevant information.

## **WHY METLIFE**

For more than 135 years, people have counted upon MetLife to provide an array of insurance products to meet their needs. MetLife has demonstrated its ability to anticipate its customers' needs through innovative product development.

Consistently, MetLife provides insurance products and services of the highest quality. We invest in technology and support research to ensure innovative product development that responds to changing benefit needs. Focusing on those services where we believe we can provide the best benefit plans, we will work to be your benefits “partner” – the one you look to for innovative ideas and smart choices.

## **Our Company**

MetLife is distinguished by its tradition of over 135 years in delivering innovation in products and services, quality customer service, powerful leadership, and financial strength. MetLife consistently receives high ratings from all of the major rating agencies in categories such as claims paying ability, financial strength, and fiscal responsibility. MetLife is one of the strongest financial services providers in the U.S. and is committed to helping people build financial freedom.

## **Account Management Team**

Our dedicated Account Management Team will provide you with a single point of contact for all aspects of managing your program and ensuring its ongoing success.

We believe that the MetLife Critical Illness Insurance team can provide you with everything you seek in an insurance plan. Our staff has vast knowledge in all aspects of employee benefits. We are committed to doing a superior job of anticipating our clients' needs with regard to service at every level, and we are fully prepared to deliver our best to you. Thank you for the opportunity to submit our proposal. We look forward to hearing from you and stand ready to work with you in implementing MetLife's Critical Illness Insurance Plan.

### **IMPORTANT INFORMATION:**

MetLife enters into arrangements with a variety of agents, brokers, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale of MetLife products (each an “Intermediary”). If you purchase a MetLife product through an Intermediary, MetLife may pay the Intermediary base commission and other forms of compensation for the sale and renewal of MetLife products and fees for the administration and service of MetLife products, or remit compensation to the Intermediary on your behalf, if you are a plan sponsor. As recognized by the National Association of Insurance Commissioners in its Producer Licensing Model Act, compensation may include payments, commissions, fees, awards, overrides, bonuses, contingent commissions, loans, gifts, prizes, stock options or any other form of valuable consideration. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting or reinsurance arrangements). If you would like further information, ask your Intermediary or a MetLife representative for specific details concerning your Intermediary’s compensation arrangement with MetLife.

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# Group Critical Illness Insurance

Helping employees create a personal financial safety net if they experience certain critical illnesses



## MetLife®



## The Product That Can Help Your Employees Strengthen Their Financial Picture

Typically today, employees have begun to take more responsibility for their own financial and medical well-being. However, traditional medical coverage, consumer-driven health plans and disability income coverage may not always address the full financial consequences of certain critical illnesses. Preparation is the key, nevertheless, the unexpected can happen when it is least expected – especially when it comes to a critical illness.

Americans of all ages experience a critical illness each year. Many recover and return to work. But it could take from six weeks to up to a year of treatment with numerous unforeseen costs. The average out of pocket expenses for those individuals who experience a critical illness such as heart attack, stroke or cancer is over \$7000.<sup>1</sup>

The question is... how can your employees ease the potential financial impact of a critical illness? MetLife Critical Illness Insurance can help provide your employees with a way to strengthen their financial safety net and help keep their family's finances on track should they experience one of the covered conditions.

### Key Features and Benefits

- Complements traditional medical coverage, consumer-driven health plans, disability income coverage
- Lump-sum benefit payment to use as your employees see fit
- Additional occurrence benefit
- No need to submit expense receipts
- Dependent coverage for spouses and children
- Convenient payment options
- The option to allow employees to take the coverage with them if they terminate or retire

Include MetLife Critical Illness Insurance as Part of Your Company's Annual Benefit Election Period

### A Lump-sum Benefit to Use as Your Employees See Fit

MetLife Critical Illness Insurance works like this. An employee applies and is approved for coverage. If the employee experiences one of the covered conditions within a category and meets all the group policy and certificate requirements, the employee will receive a lump-sum benefit payment to use as he or she sees fit. This lump-sum benefit payment could help keep family finances on track should they experience one of the covered conditions.

Your employees can apply for category benefit amounts between \$10,000 and \$100,000 (in increments of \$10,000). The benefit amount an employee receives will depend on the coverage he or she qualifies for and the covered condition experienced.

The lump-sum benefit payment can be used to help pay for things like:

- Medical co-pays and deductibles
- Out-of-network treatments
- Prescription drug co-pays
- Childcare bills
- Mortgage and rent payments
- Car payments
- Utility payments and other household bills



## 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 <b>cancer</b> -related conditions	Category 2 incorporates certain <b>heart</b> -related conditions	Category 3 incorporates certain <b>other</b> -conditions
<ul style="list-style-type: none"> <li>■ Full Benefit Cancer</li> <li>■ Partial Benefit Cancer*</li> <li>■ Bone Marrow Transplant</li> </ul>	<ul style="list-style-type: none"> <li>■ Heart Attack</li> <li>■ Stroke<sup>+</sup></li> <li>■ Coronary Artery Bypass Graft*</li> <li>■ Heart Transplant</li> </ul>	<ul style="list-style-type: none"> <li>■ Major Organ Transplant (other than bone marrow and heart)</li> <li>■ Kidney Failure</li> </ul>

## How It Works

An employee can receive benefit payments in three different categories – lump-sum payments the employee can use as he or she sees fit:

- Employee applies and is approved for a category benefit amount between \$10,000 - \$100,000.
- When an employee is diagnosed with a covered condition in any of the three categories and meets the policy and certificate requirements, he or she will receive a lump-sum benefit payment.
- For certain covered conditions,\* the employee will receive 25% of the category benefit amount. In those instances, the remainder of the category benefit amount (75%) will be available should the employee experience another covered condition within that category.\*\* For certain other covered conditions the employee will receive 100% of the category benefit amount (or 75% of the category benefit amount if the employee already received a lump sum of 25% of the category benefit amount for another covered condition within the same category). After 100% of any category benefit amount has been paid, that category will close and the employee will not receive additional payments for any other covered conditions within that category.
- If the employee is later diagnosed with another covered condition that falls within one of the two remaining categories, he or she 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.

## 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 can help your employees strengthen their financial position during a difficult time.

MetLife strongly 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 your 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.
- **Favorable Benefit Placement** – CII benefit should be prominently displayed so that each enrolling employee sees the benefit offer with rates and the product description if appropriate.

## Insurance You Can Trust

MetLife's product strategy is to offer meaningful benefits at an affordable price. Experience, combined with superior financial strength, state-of-the-art technology and an unwavering focus on customer service, make MetLife a smart choice as a long-term employee benefit partner.

## Coverage Can Continue With MetLife's Additional Occurrence Benefit!

FOR EXAMPLE:

If a MetLife group critical illness certificate is issued with a \$30,000 category benefit amount, then up to \$30,000 can be payable within each of the three categories. The maximum payout for an employee diagnosed with covered conditions in all three categories is \$90,000. Please see the "How It Works" section to the right for further details.



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<sup>1</sup> Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

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

\*\* 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 covered condition is in a different category. If a covered condition in another category first occurs during the benefit suspension period, the next occurrence of the covered condition after the 180-day benefit suspension period will be treated as a first occurrence.

<sup>+</sup> In certain states the covered condition is severe stroke.

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.

**METLIFE'S**  
**GROUP CRITICAL ILLNESS**  
**INSURANCE OVERVIEW**  
**FOR**  
**XYZ COMPANY**

Date

**For Additional Information, Please Contact:**

Name  
Title  
MetLife  
Address  
Address  
Address  
Telephone  
e-mail address

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# Critical Illness Insurance Overview

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All enclosed and subsequent information, whether printed, written, or oral, with respect to this proposal and furnished by MetLife or its employees or agents or XYZ Company shall be held in strict confidence and may only be used in connection with the rate quotation contained herein. This proposal is valid for 90 days from the date of issue.

Date of issue:

## **Introduction**

MetLife is pleased to submit our proposal for a Critical Illness Insurance plan for XYZ Company. Throughout this proposal, we hope to demonstrate how MetLife is uniquely positioned to be XYZ Company's Critical Illness Insurance carrier. We believe that our years of experience serving the benefit needs of large employers, our commitment to educating the consumer and the team of professionals we have assembled is unmatched in the industry.

This proposal describes key aspects of MetLife's plan including our experience in communications, implementation, account management, and administration. It also contains details about plan design provisions, premiums, and claims processing. MetLife offers a high-quality plan at competitive rates. The program can be extended to spouses, domestic partners, dependent children and retirees.

## **Leading Provider of Voluntary Benefits**

MetLife is pleased to add Critical Illness Insurance to its suite of Voluntary Benefit products, which includes such products as MetLife Auto & Home, Hyatt Legal, MetLife Bank, Long-Term Care, Group Universal Life and MetLife Advice Financial Planning. We believe that this new addition to our platform will give your employees additional flexibility in choosing those products that best suit their needs.

Our approach to Voluntary Benefits – is a benefit to both employers and employees alike. As the leading provider of Voluntary Benefits, we're your resource for ensuring employee satisfaction. In fact, MetLife Voluntary Benefits are a simple way you can enhance that satisfaction and create a more desirable workplace for everyone. Plus, our consultative approach can help you not only keep up with changing employee needs, but stay one step ahead. Ongoing customer satisfaction surveys, trend research and customer advisory boards are just a few of the ways that MetLife can help you manage your benefit needs today and tomorrow.

## **Experience XYZ Company Can Count On**

MetLife offers competitively priced products backed by experienced resources to effectively serve employee benefits needs. By working closely with XYZ Company, we can provide smart, innovative services to help meet a wide range of employee benefit objectives. Best of all, we offer a sense of security which comes from knowing MetLife is financially sound and can provide long-term solutions for employee benefit needs. We will work hard to deliver the products and services offered, and we have the proven ability to do so.

MetLife is dedicated to maintaining a single point of contact for the Benefit Manager to:

- Build awareness and understanding of the MetLife Critical Illness Insurance plan;
- Provide enhanced communications to support the program;
- Lead a team of specialists to support employees' needs;
- Ensure proper support for all locations
- Provide on-site support; and
- Ensure the program meets your ongoing requirements

Since we believe informed consumers make the best purchasing decisions, MetLife's communication program places a strong emphasis on education. Our approach, based on extensive market research, has helped us learn about consumer needs and objectives regarding Critical Illness Insurance. We will customize a multi-faceted education and enrollment campaign that ensures employee awareness and access.

## **History of Critical Illness Insurance**

South African physician Marius Barnard first introduced Critical Illness Insurance in 1983. In 1967, Dr. Barnard assisted his brother, Christian, during the first successful heart transplant. For the next 15 years, Dr. Barnard witnessed the increasing survival rates of his patients. Unfortunately, he also witnessed many of these same patients experiencing serious financial hardships due to the increased expenses, and in many cases, lost income associated with these conditions. To help alleviate this financial burden, he worked with a South African insurer to create Critical Illness Insurance, which was specifically designed to help support those patients diagnosed with a critical illness.

Today, Critical Illness Insurance is sold in many countries around the world, including the United Kingdom, Canada, Australia, South Africa, New Zealand, and Japan. In recent years, due to increasing health care costs and advances in medicine, it has also become an emerging product in the United States.

## **Solidifying Your Employees' Financial Picture**

Typically today, employees have begun to take more responsibility for their own financial and medical well-being. However, traditional medical coverage, consumer driven health plans and disability income coverage may not always address the full financial consequences of certain critical illnesses. Preparation is the key, nevertheless; the unexpected can happen when it is least expected – especially when it comes to a critical illness.

Americans of all ages experience a critical illness each year. Many recover and return to work. But it can take from 6 weeks to up to a year of treatment with numerous unforeseen costs. In fact, the average out of pocket expenses for those individuals who experience a critical illness such as heart attack, stroke or cancer is over \$7,000.<sup>1</sup> What's more, a recent MetLife study found that nearly ½ of the respondents who experienced a critical illness (i.e., heart attack, stroke or cancer) in their household within the last five years said the critical illness had a major financial impact and they were financially worse off than they were before the onset of the critical illness.<sup>2</sup> Although It's hard to conceive of these types of costs there are still expenses associated with a critical illness that many medical plans may not be designed to pay.

Critical Illness Insurance was designed to help fill the insurance needs not fully addressed by other insurance products such as day-to-day living expenses that will continue during a critical illness such as mortgage, utility bills or car payments. MetLife Critical Illness Insurance can provide your employees with a financial safety net that will keep their finances on track should they experience one of the covered conditions.

This flexible addition to your benefit package can help you recruit and retain employees. But, most importantly, you'll be offering employees a solution that will help them focus on recovery.

<sup>1,2</sup>Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

## MetLife Critical Illness Insurance – Fully Underwritten Offer

Under the MetLife Critical Illness program, employees and their spouses/domestic partners\*\* can apply for category benefit amounts between \$10,000-\$100,000 (increments of \$10,000). Employees can also apply for \$10,000 of coverage for their dependent children. The benefit amount an employee receives will depend on the coverage he or she qualifies for and the covered condition experienced.

### Covered Conditions

MetLife Critical Illness Insurance covers you for the medical conditions listed below in each of the three distinct categories (as defined by the group insurance certificate):

- Category 1 incorporates **cancer**-related conditions
- Category 2 incorporates **heart**-related conditions
- Category 3 incorporates **other** conditions

#### Category 1—Cancer-related

Full Benefit Cancer  
Partial Benefit Cancer\*  
Bone Marrow Transplant

#### Category 2--Heart-related

Heart Attack  
Stroke<sup>†</sup>  
Coronary Artery Bypass Graft\*  
Heart Transplant

#### Category 3—Other conditions

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

### How It Works

An employee can receive benefit payments in three different categories – lump-sum payments the employee can use as he or she sees fit:

- Employee selects and is approved for a category benefit amount between \$10,000 and \$100,000.
- When an employee is diagnosed with a covered condition in any of the three categories and meets the policy and certificate requirements, he or she will receive a lump-sum benefit payment.
- For certain covered conditions, the employee will receive 25% of the category benefit amount.\* In those instances, the remainder of the category benefit amount (75%) will be available should the employee experience another covered condition within that category. For certain other covered conditions the employee will receive 100% of the category benefit amount (or 75% of the category benefit amount if the employee already received a lump sum of 25% of the category benefit amount for another covered condition within the same category). After 100% of any category benefit amount has been paid, that category will close and the employee will not receive additional payments for any other covered conditions within that category.
- If the employee is later diagnosed with another covered condition that falls within one of the two remaining categories, he or she 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.

<sup>†</sup>For some types of cancer and a coronary artery bypass graft, he or she 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.

\*\*There is a 180-day benefit suspension period between diagnosed 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. If a covered condition first occurs during the benefit suspension period, the next occurrence will be treated as a first occurrence. The benefit suspension period does not apply within categories.

<sup>†</sup>In certain states the covered condition is severe stroke.

\*\* Idaho and Louisiana do not allow domestic partner coverage. In New Jersey and Vermont, civilian partners may be covered as spouses.

## **Lump Sum Benefit Payment to Use as Your Employees See Fit**

MetLife Critical Illness Insurance works like this. If an employee experiences one of the covered conditions within a category and meets all the group policy and certificate requirements for coverage, the employee will receive a lump-sum benefit payment to use as he or she sees fit. This policy can provide employees with a lump-sum benefit that could keep their family finances on track should they experience one of the covered conditions.

Your employees can apply for category benefit amounts between \$10,000 and \$100,000 (in increments of \$10,000). The benefit amount an employee receives will depend on the coverage he or she qualifies for and the covered condition experienced.

The lump-sum benefit payment can be used to help pay for things like:

- Medical co-pays and deductibles
- Out-of-network treatments
- Prescription drug co-pays
- Childcare bills
- Mortgage and rent payments
- Car payments
- Utility payments and other household bills

## **Benefits and Features**

Benefits and Features of MetLife's Critical Illness Insurance include:

- Complements traditional medical coverage, consumer driven health plans, disability income coverage.
- Lump-sum benefit payment to use as your employee sees fit
- Additional occurrence benefit
- No need to submit expense receipts
- No physical exam required
- Convenient payment options
- The option to allow your employees to take the coverage with them under certain circumstances if they terminate or retire

## **Sound Plan Design with Adjustable Features and Reasonable Premiums**

The success of any Critical Illness Insurance Plan will be measured over years and ultimately rests on the carrier's ability to manage the plan over time. MetLife has the experience to meet your changing needs, as well as the needs of your employees. When setting premiums, MetLife seeks to meet three key objectives: meaningful coverage, value for employees, and rate stability over the life of the program.

Our rates are based on the general population's incidence of the critical illnesses covered by our plan. These rates are then adjusted for gender and further rate modifications based on a specific group's industry and demographics (age/gender). Additional adjustments may be made based on the anticipated volume of premium and participation rates. Renewal rates will be prospectively rated based on the group's experience and the experience of MetLife's book of business.

## **Financial Strength and Proven Track Record Help Ensure Program Success and Stability**

MetLife is the industry leader in providing core and voluntary benefits to mid-size and large employers. We have developed a Group Critical Illness Product that leverages our expertise in offering successful group benefit plans. Our Group Critical Illness Insurance product was developed in response to employers looking for an economical way to complement their existing medical plans.

Our group policy with attained-age pricing and an education-focused communication approach enables us to market the program without the need for one-on-one enrollment and provides employees with an alternative to level premium group or individual products. In addition, the MetLife Group Critical Illness program is supported by MetLife's MyBenefits website.

Focusing on those services where we believe we can provide the best benefit plans, we will work to be your benefits partner – the one that you look to for innovative ideas and smart choices. We continuously lead the industry and reinvent our products and services to reflect the needs and preferences of our customers as well as to stay ahead of the ever-changing benefits marketplace.

MetLife's financial strength and proven track record managing benefit programs will help to ensure the success and stability of your Critical Illness Insurance plan for years to come. Our size and diversified product line give us the ability to weather adverse economic periods and business conditions. Our reputation and size will inspire trust and confidence in your employees and will enhance the value of your benefit offerings.

## **Implementation and Ongoing Account Management**

MetLife is recognized for the quality of its implementation program and ongoing account management service. We make it easy for employers to offer and maintain a critical illness insurance program. Drawing on years of experience, our staff will work with you to plan, implement and manage the program to ensure it operates smoothly and meets your objectives. You can count on MetLife to handle all aspects of the program including communications, implementation, ongoing customer service, and administration.

### **MetLife's Implementation Team Can Help You Succeed**

As you review the plan details on the following pages, we trust you will see how MetLife's Critical Illness Insurance plan can meet XYZ Company's objectives. Our staff, comprised of highly-trained professionals who are experienced in implementing complex benefit programs, is trained to address the needs of XYZ Company and its employees alike. Our staff will be ready to assist you when implementing all aspects of the plan.

By selecting MetLife, you will be drawing on more than 135 years of quality service, strong leadership, sound investment strategy, and innovative products and services. We welcome the opportunity to further discuss any aspect of our plan.

### **An Implementation Program that Fits Your Needs**

The ultimate goals of the communications and enrollment plan is to ensure employee awareness of the MetLife Critical Illness Insurance product and to help employees make educated decisions regarding the appropriateness of the plan for their needs. The communications to XYZ Company employees are key to the overall success of the program. MetLife will work with you to ensure that our communication process mirrors your corporate approach.

During the enrollment process, employees may also call our toll-free number where they will be connected to a MetLife customer service representative who can answer questions about the program.

MetLife's implementation program can be designed to accommodate your needs. Our multifaceted communications program is designed to maximize participation in the Critical Illness Insurance plan. The program encompasses education, training and an ongoing program of customer service for you and your insureds.

## ***Enrollment Period***

Enrollment for the Critical Illness Insurance product typically will be conducted once a year, during XYZ Company's annual benefit election period. Employees will have a limited-time opportunity to apply for MetLife Critical Illness Insurance. During this period, employees will only have to answer a few questions to apply for coverage. However, in the case of new hires and the occurrence of life events such as divorce, marriage, or birth of a child, MetLife permits enrollment outside of the normal enrollment period.

## **Marketing Strategy and Implementation Process**

Critical Illness Insurance neatly fits into your company's voluntary benefit package and our marketing strategy helps employees see how this happens. The combination of medical coverage, disability income coverage and critical illness insurance helps strengthen your employees' financial position during a difficult time. Medical coverage, depending on the plan, pays for all or some of the things like doctor visits, hospital stays, surgery, rehabilitation and prescription drugs. Disability income coverage pays a portion of an income if you are disabled and unable to work. Critical Illness Insurance complements both of these products by providing financial help to pay additional expenses and day-to-day living costs during a difficult time.

MetLife strongly suggests that you develop a marketing strategy and implementation plan which best suits your organization's culture and that includes the following elements:

- **Perception of Required Response** – a belief by the enrolling employee that they must make a yes or no decision during your company's 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.
- **Favorable Benefit Placement** – CII benefit should be prominently displayed so that each enrolling employee sees the benefit offer with rates and the product description if appropriate.

These methods will ensure the success of your program during the initial and ongoing implementation periods.

## Communication Plan

MetLife will work with XYZ Company on an awareness campaign designed to educate employees about the new benefit offering. When XYZ Company is developing its annual benefit election materials, we will partner with XYZ Company to provide appropriate content about the MetLife Critical Illness Insurance program. We are flexible and can provide channel-specific materials for XYZ Company websites, benefit election booklets, internal publications or other printed material.

Typically, the program kicks off with an educational awareness campaign that begins two weeks prior to the enrollment period. Since CII will be positioned as part of your annual benefit election period, MetLife will work with you to develop the appropriate marketing materials designed to dovetail with your overall benefit election campaign. Sample communications could include letters, e-mails, bulletins, and posters that are designed to inform employees that they are about to be offered a new benefit and details around that offering.

With one week left in the enrollment period, MetLife will work with XYZ Company on a reminder campaign designed to remind employees about the enrollment deadline. Sample communications could include reminder e-mails, last-chance e-mails, and bulletins. A sample of these communication pieces can be found in the appendix of this proposal.

To help increase awareness around the CII product, MetLife recommends that XYZ Company employees receive a minimum of five employee communications during the open enrollment period that highlight the advantages of the product. Our experiences have shown us that a carefully constructed communication strategy is crucial to the successful launch of the product.

- Voluntary Benefits Experience

MetLife will draw on its extensive experience in the Voluntary Benefits arena to provide XYZ Company with a comprehensive communications program using the highest standards of quality and professionalism. We have maintained our position as an industry leader by understanding and anticipating the changing needs of our customers.

- Marketing Expertise

MetLife's marketing strategy would include the following key components:

1. Awareness
2. Enrollment Meetings

### **Awareness**

#### *Newsletter Articles and Electronic Messages*

Inserting newsletter articles in an employer's existing publications as a supplement to the enrollment communication has proven very effective. In addition, MetLife has a variety of electronic messages that XYZ Company can utilize to send to their employee population to create awareness. These vehicles provide educational information about Critical Illness Insurance and explain why Critical Illness Insurance is being offered.

#### *Internet/Intranet*

If XYZ Company utilizes an Internet/Intranet as an informational tool for employee benefits, MetLife will assist in developing information about the Critical Illness Insurance plan.

### **Enrollment Meetings**

MetLife has built a team of professionals to provide marketing and educational support to our customers. These professionals will walk XYZ Company employees through the Critical Illness Insurance enrollment process as well as answer questions about this new benefit offering.

### **Customer Service Delivers Prompt and Caring Response**

MetLife aims to ensure the satisfaction of your employees in all aspects of the program. Our Critical Illness Insurance Customer Service team provides prompt service by a staff of educated associates. Your employees can expect a high degree of satisfaction when they call for information about the plan or need assistance in accessing their benefits. Our customer service representatives are equipped to answer a wide range of questions about plan features and benefits.

The hours of our toll-free telephone line are Monday-Friday: 8:00 a.m. – 6:00 p.m., Eastern Time. After-hours calls are answered by a voice mailbox allowing the caller to leave a message. A customer service representative returns all messages on the next business day. MetLife can accommodate callers with special communications needs. We are equipped to answer calls placed through a TDD, a communication device for the hearing impaired. For non-English speaking callers, we use AT&T Language Line -- a service that can translate over 140 different languages.

MetLife's goal is 100% customer satisfaction. We strive to attain this goal by having well-trained customer service representatives available to answer questions, and by having state-of-the-art technology to support them. We maintain an active quality assurance program. Call Center Supervisors monitor Customer Service representatives for quality and accuracy on a daily basis. In addition, a customer satisfaction survey is conducted on a randomly selected sample of callers to assess their satisfaction with the service they received when they called our toll-free line.

### **ADMINISTRATIVE SUPPORT**

MetLife is responsible for all data entry, billing, and claims processing.

## **Convenient Payroll Deduction**

MetLife's preferred method of billing is through payroll deduction. MetLife will program the information that is provided in XYZ Company eligibility files into our state-of-the-art comprehensive billing system. Utilizing XYZ Company standards for payroll, MetLife will employ payroll deduction to collect the premiums for employees enrolled in our Critical Illness Insurance plan. To facilitate the process, MetLife will ask XYZ Company to provide an initial eligibility file to begin the enrollment process. To keep our files as current as possible, we ask that XYZ Company continue to provide these files to MetLife periodically.

## **Processing of Claims**

Claims administration is handled by the Critical Illness Insurance Service Center. Our claim managers are responsible for determining benefit eligibility. Our claims approvers are responsible for proof of service delivery and prompt claims payment. Valid claims will be paid within ten business days of receipt of all relevant information.

## **Determination of Benefit Eligibility**

When an individual covered under MetLife's Critical Illness Insurance plan experiences a covered condition and wants to submit a claim, the insured, or someone acting on his or her behalf, initiates the request for benefits via the toll-free telephone line by requesting a claim form. The insured, or someone acting on his or her behalf, should complete the claims form sent by MetLife and have the treating physician verify and complete the medical validation section. The claims specialist will obtain the information needed to determine the insured's eligibility for benefits. Once the necessary information has been obtained, the Critical Illness Insurance claims specialist promptly will make a decision regarding benefit eligibility.

If benefits are denied, MetLife will send a declination letter to the insured indicating the reason for denial and explaining the process for appealing the decision. The letter includes a benefit authorization appeal form, which the insured should send to his or her physician or other health care provider to complete and return to MetLife. This appeal form, as well as the insured's file, will be reviewed by the claims manager and, if necessary, a consulting physician. The reassessment may include contacting the insured, the insured's representative and/or other authorized persons who have relevant information about the insured's condition. MetLife will notify the insured of its final decision within 10 business days of receiving all relevant information.

## **WHY METLIFE**

For more than 135 years, people have counted upon MetLife to provide an array of insurance products to meet their needs. MetLife has demonstrated its ability to anticipate its customers' needs through innovative product development.

Consistently, MetLife provides insurance products and services of the highest quality. We invest in technology and support research to ensure innovative product development that responds to changing benefit needs. Focusing on those services where we believe we can provide the best benefit plans, we will work to be your benefits “partner” – the one you look to for innovative ideas and smart choices.

## **Our Company**

MetLife is distinguished by its tradition of over 135 years in delivering innovation in products and services, quality customer service, powerful leadership, and financial strength. MetLife consistently receives high ratings from all of the major rating agencies in categories such as claims paying ability, financial strength, and fiscal responsibility. MetLife is one of the strongest financial services providers in the U.S. and is committed to helping people build financial freedom.

## **Account Management Team**

Our dedicated Account Management Team will provide you with a single point of contact for all aspects of managing your program and ensuring its ongoing success.

We believe that the MetLife Critical Illness Insurance team can provide you with everything you seek in an insurance plan. Our staff has vast knowledge in all aspects of employee benefits. We are committed to doing a superior job of anticipating our clients' needs with regard to service at every level, and we are fully prepared to deliver our best to you. Thank you for the opportunity to submit our proposal. We look forward to hearing from you and stand ready to work with you in implementing MetLife's Critical Illness Insurance Plan.

## **IMPORTANT INFORMATION:**

MetLife enters into arrangements with a variety of agents, brokers, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale of MetLife products (each an “Intermediary”). If you purchase a MetLife product through an Intermediary, MetLife may pay the Intermediary base commission and other forms of compensation for the sale and renewal of MetLife products and fees for the administration and service of MetLife products, or remit compensation to the Intermediary on your behalf, if you are a plan sponsor. As recognized by the National Association of Insurance Commissioners in its Producer Licensing Model Act, compensation may include payments, commissions, fees, awards, overrides, bonuses, contingent commissions, loans, gifts, prizes, stock options or any other form of valuable consideration. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting or reinsurance arrangements). If you would like further information, ask your Intermediary or a MetLife representative for specific details concerning your Intermediary’s compensation arrangement with MetLife.

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## **Employer E-Mail Message/Letter**

Typically today, employees have begun to take more responsibility for their own financial and medical well-being. However, traditional medical coverage, consumer driven health plans and disability income coverage may not always address the full financial consequences of certain critical illnesses. Preparation is the key, nevertheless; the unexpected can happen when it is least expected – especially when it comes to a critical illness.

MetLife Critical Illness Insurance is a viable way for you to help your employees ease the potential financial impact of a critical illness.

### **MetLife Critical Illness Insurance can help:**

- Complement traditional medical coverage, consumer-driven health plans, disability income coverage
- Protect your employees' personal savings
- Pay for your employees' additional illness-related expenses as well as day-to-day living costs during a difficult time
- Enable your employees to focus on their recovery

### **Key advantages of offering MetLife Critical Illness Insurance:**

- New voluntary benefit to help enhance your existing benefits offering
- Lump-sum benefit payment for your employees to use as they see fit
- Employer-paid coverage can complement lower cost medical plans, consumer driven health plans and disability income coverage
- Additional occurrence benefit as part of our new enhanced CII product
- Payroll-deducted group rates
- Dependent insurance for spouses and children is available
- The option to allow your employees to take the coverage with them if they terminate

<Please review the attached material to find out more about MetLife's Critical Illness Insurance plan. I will be contacting you within the next few weeks to discuss MetLife's Critical Illness Insurance. In the meantime, please do not hesitate to contact me at <number> if you would like additional information. I look forward to speaking with you.>

<Sincerely,

Account Executive Name  
Title>

<Date>

MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage.



MetLife®



# Critical Illness Insurance

Month Day, Year

# What is Critical Illness Insurance?

**A form of supplemental health insurance, Critical Illness insurance can help offset expenses not reimbursed by other types of insurance.**

- **Pays a lump-sum benefit upon diagnosis**
- **Don't need to be disabled**
- **No restrictions on the use of the money**

# Critical Illness Insurance Worldwide

- **Creator, Dr. Marius Barnard (1983)**
- **Established Product**
  - Europe, Asia, Australia, Canada
- **Typically individual policies**
- **Often tied to mortgage in U.K. market**

# The Need in the US

- **Increasing Incidence of Critical Illnesses**
- **Improving Survival Rates**
- **Impact of Consumer Driven Medical**
- **Lack of Financial Preparedness**

# US Critical Illness Facts

- U.S. residents are four times more likely to incur a critical illness than to die before age 65<sup>1</sup>
- One out of every three people will be diagnosed with cancer at some point in their lives (approximately 1,250,000 Americans annually). The five year survival rate for all cancers is 62%.<sup>2</sup>
- One out of every four people will suffer a heart attack at some point in their lives (approximately 1,000,000 Americans annually), survival rate of a heart attack is 67%.<sup>3</sup>
- 750,000 Americans will suffer a stroke annually, 33% under the age of 65, survival rate of stroke is 87%.<sup>4</sup>
- In a recent MetLife survey, nearly ½ of all respondents who experienced a critical illness (i.e. heart attack, stroke, or cancer) in their household within the past five years said the critical illness had at least a major financial impact and that they were financially worse off than they were before the onset of the illness.<sup>5</sup>
- 47% of employees are living “paycheck to paycheck”.<sup>6</sup>

<sup>1</sup> Source: Annual Meeting of Society of Actuaries, Session 11PD, “Critical Illness Insurance,” Oct. 2004.

<sup>2</sup> American Cancer Society, 2006 Cancer Facts and Figures.

<sup>3</sup> American Heart Association, 2004 Update.

<sup>4</sup> American Heart Association, 2004 Update.

<sup>5</sup> *Critical Illness Financial Impact* survey, conducted by GfK NOP for MetLife, Sept. 2006.

<sup>6</sup> MetLife Study of Employee Benefit Trends, 2005/2006.

# Costs of Survival

## **Expenses Not Typically Covered By Medical Plans**

- medical & drug co-pays/deductibles
- out of network treatments
- experimental/nontraditional treatment

## **Non-Medical Expenses**

- travel to/from treatment centers
- child care/domestic help
- lost income

# CII Plan Design

- **Product Type** - **Group**
- **Coverage amount** - **\$10,000 –\$100,000**
- **Key features**
  - **Lump Sum Benefit**
  - **Additional Occurrence Benefit \***
  - **Spouse/Domestic Partner/Dependent Child coverage\*\***
  - **Continuation of Coverage available**

\*There is a 180-day benefit suspension period between diagnosed conditions in different categories. The benefit suspension period begins 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 in another category first occurs during the benefit suspension period, the next occurrence of the covered condition after the 180-day benefit suspension period will be treated as a first occurrence.

\*\*Domestic Partner coverage is not available for residents of Idaho. Domestic Partner coverage is not available under policies issued in Kansas. Domestic partners can be covered as spouses under policies issued in California. In Vermont and NJ, civil union partners can be covered as spouses.

# CII Covered Conditions

MetLife Critical Illness Insurance covers the following medical conditions and groups them into three distinct categories:

- Category 1 – cancer-related conditions
- Category 2 – heart-related conditions
- Category 3 – all other conditions

Receive benefit payments in up to three categories...

+ In certain states the covered condition is severe stroke.

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

Category 1 – Cancer Related Conditions	Category 2 – Heart Related Conditions	Category 3 – Other Conditions
Full Benefit Cancer	Heart Attack	Major Organ Transplant (other than bone marrow and heart)
Partial Benefit Cancer**	Stroke+	Kidney Failure
Bone Marrow Transplant	Coronary Artery Bypass Graft**	
	Heart Transplant	

# Category Benefit Payment Example

The following is a payment example for an employee who purchased a \$60,000 category benefit amount:

<p><b>You are diagnosed as having lung cancer.</b></p>	<p>MetLife would pay 100% of the category benefit amount = \$60,000. This would terminate your coverage for all Category 1 – Cancer-related conditions. You are still eligible for benefits for covered conditions in Categories 2 and 3.</p>
<p><b>Two years later, you have a coronary artery bypass graft</b></p>	<p>MetLife would pay 25% of the category benefit amount = \$15,000. You would still have 75% of the category benefit amount remaining if you experience another Category 2 – Heart related condition.</p>
<p><b>Then, the following year, you suffer a debilitating stroke.</b></p>	<p>MetLife would pay the remainder of the category benefit amount for Category 2 – 75% of \$60,000 = \$45,000. This would terminate your coverage for all Category 2 – Heart-related conditions. You are still eligible for benefits for covered conditions in Category 3 – other conditions.</p>
<p><b>Three years later, you have kidney failure.</b></p>	<p>MetLife would pay 100% of the category benefit amount = \$60,000. Since you have exhausted 100% of the category benefit amount in each of the three categories, the coverage is terminated.</p>

The above example illustrates that during the life of the Critical Illness Insurance certificate with a category benefit amount of \$60,000 – it is possible to receive a total of \$180,000. This is the maximum amount that you could get under a certificate with a \$60,000 category benefit amount.

# Communicating the Offer

## Coming Soon

E-mails, Newsletter Articles/text, Desk Drop, Posters

## Kick-Off

Benefit Booklet Text, Intranet Text, Open Enrollment Election Language, Announcement E-mails, Newsletter Articles/text, Desk Drop, Posters

## Reminder

E-mails (Last Chance), Newsletter Articles/text, Desk Drop, Posters

*A minimum of 5 employee communications is crucial to successfully launching the Critical Illness Insurance Plan*

# Open Enrollment Sample – Model A

<b>Medical</b>	Option 1 <input checked="" type="radio"/>	Option 2 <input type="radio"/>	No Coverage <input type="radio"/>
<b>New Critical Illness Insurance</b>	Apply for <input checked="" type="radio"/>	No coverage <input type="radio"/>	
<b>Dental</b>	Option 1 <input type="radio"/>	Option 2 <input checked="" type="radio"/>	No Coverage <input type="radio"/>
<b>Life</b>	1x Salary <input type="radio"/>	2x Salary <input checked="" type="radio"/>	No Coverage <input type="radio"/>
<b>Disability</b>	40% of pay <input type="radio"/>	50% of pay <input type="radio"/>	60% of pay <input checked="" type="radio"/>
No Coverage <input type="radio"/>			

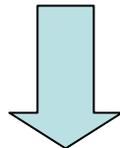
# Open Enrollment Sample – Model B

## MetLife Critical Illness Insurance

Apply for \$10,000 of coverage that pays a lump sum benefit if you or your covered dependent experience one of the covered conditions: Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant, Bone Marrow Transplant, Heart Transplant, Coronary Artery Bypass Graft. Apply today by clicking “Yes” on the link below. Offer available during the annual enrollment period.

Would you like to apply for MetLife Critical Illness Insurance?

**Yes** **No**



## Employee Rate

<25	\$X.XX
25-29	\$X.XX
30-34	\$X.XX
35-39	\$X.XX
40-44	\$X.XX
45-49	\$X.XX
50-54	\$X.XX
55-59	\$X.XX
60-64	\$X.XX
65-69	\$X.XX
70-74	\$X.XX
75-79	\$X.XX
80-84	\$X.XX
85+	\$X.XX

Enter your e-mail address:

MetLife will be forwarding you an e-mail in order to complete your enrollment. To complete your enrollment you will need to answer 2-3 questions to apply for coverage.

# [End to End Enrollment Process for Employees

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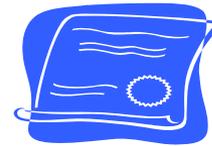
Eligible Employee indicates they are interested in applying during open enrollment



Employee completes state specific enrollment form and submits to MetLife



Employee receives welcome letter and certificate of insurance



Payroll Deduction will begin from Employee's paycheck



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MetLife sends state specific enrollment form to the interested Employees



MetLife reviews application and approves or rejects application



MetLife issues Certificates of Insurance



MetLife sends deduction file to employer



# Summary

## Key Features of MetLife's Group Product

- Open Enrollment – Simplified Issue
- Enrollment does not require one-on-one meetings
- No minimum participation requirements
- Experience rated
- Provides for possible post employment coverage



MetLife®



# Questions?

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# Group Critical Illness Insurance

Helping employers complement their existing benefit programs



## MetLife®

### The Evolving Workplace



MetLife Critical Illness Insurance can play a significant role in any employer's healthcare strategy by helping provide additional protection for employees and families facing higher deductibles and out-of-pocket expenses.

More and more, the shifts to “consumer-driven” plans for health care are changing the benefits landscape. Today, we are typically asking employees to take more responsibility for their own financial and medical well being. How then can employers address their own challenges while still offering employee benefits that can help attract and retain top talent?

One way is to offer 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. One such emerging product that helps fill this financial gap is MetLife Critical Illness Insurance. The coverage pays a lump sum benefit when a policyholder experiences one of the covered conditions in three distinct categories – certain cancer-related conditions, certain heart-related conditions and certain other-conditions.

The issues surrounding the survivors of critical illness go beyond their health. In addition to medical concerns, patients are often faced with emotional, psychological and financial issues. Critical Illness Insurance can provide 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. By helping provide this additional financial control and flexibility to the insured, he or she is better able to focus on recovery. And, in a competitive market for talented workers, 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.

### Employer Paid Critical Illness Insurance – A Flexible Option

The popularity of lower cost consumer-driven health plans has become a viable way for employers to offer medical coverage to their employees with less out-of-pocket costs for both parties. The shift to this type of consumer-driven health plans has changed the benefit landscape. Critical Illness Insurance has become a flexible option that can help complement such coverage.

Employers can now offer a small employer paid Critical Illness Insurance benefit to complement these plans as well as their disability income coverage. It's smart and effective. Plus it can lessen the burden of increased out-of-pocket expenses that employees enrolled in these plans may face if they experience a covered condition. In addition, it can help pay additional expenses and day-to-day living costs that employees may face during a period of lost and lesser income.



## 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:

- Composite rated coverage, typically \$50.00 - \$125.00 per employee annually
- Minimal implementation time (less than 4 weeks)
- List bill processing
- Spouse and dependent coverage available
- Term rated

## Help Increase Employee Transition to Consumer-Driven Health Plans

MetLife Critical Illness Insurance can help ease the transition to lower cost medical plans for employees that may be considering the switch but are unsure due to the potential increased out-of-pocket cost. Our experience has shown that when communicated alongside these types of plans, the introduction of employer paid Critical Illness Insurance can help increase participation. In some instances, our customers have seen participation more than double as a result of offering employer paid Critical Illness Insurance. 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 for peace of mind during a difficult time.

**Contact your MetLife Account Representative  
to find out how Critical Illness Insurance can  
successfully impact your Company Benefit Plan!**

**MetLife®**

**Metropolitan Life Insurance Company**  
200 Park Avenue, New York, NY 10166  
[www.metlife.com](http://www.metlife.com)

0807-9171 1900030248(0708)  
L07082434(exp0709)

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MetLife's CII policies are limited policies. Like most accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Coverage features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations and exclusions applicable to you may be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.

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# MetLife

## Critical Illness Insurance

### 2.0 MyBenefits Simplified Issue Screen Shots

Author:  
CII Business Technology Services Team

LD#:

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# State Selector Page

## Select a State

To ensure that we give you personalized, relevant information, please select your state of residence from the pull-down menu.

**State of Residence:**

# Learn About Critical Illness Insurance Page

**CI Insurance**

- Apply Now
- Learn**
- What is Critical Illness Insurance?
- Why Might I Need Critical Illness Insurance?
- What is Covered?
- Product Features and Options
- Outline Of Coverage
- Contact Us

Call us toll free  
**1 800 GET-METS**  
Monday to Friday  
8:00AM to 6:00PM

**LEARN**

## Learn about Critical Illness Insurance

MetLife's Critical Illness Insurance complements your medical coverage as well as your disability income coverage. It can help you ease the potential financial impact of certain critical illnesses by paying for some of the expenses associated with a covered condition.

**QuickLinks**

- [Outline of Coverage](#)

**Apply Now**

<h3>What is Critical Illness Insurance?</h3> <p>MetLife Critical Illness Insurance pays a lump-sum benefit you can use to help bridge the financial gap between existing medical insurance coverage and the additional expenses associated with a covered condition.</p> <p><a href="#">Learn more &gt;</a></p>	<h3>Why Might I Need Critical Illness Insurance?</h3> <p>The average out of pocket expenses for those individuals who experience a critical illness such as heart attack, stroke or cancer is over \$7,000.** MetLife Critical Illness Insurance helps give employees the opportunity to create a financial safety net to help counteract the unexpected.</p> <p><a href="#">Learn more &gt;</a></p>
<h3>What is Covered?</h3> <p>MetLife Critical Illness Insurance covers certain medical conditions and breaks them into three distinct categories – cancer-related conditions, heart-related conditions and other conditions (as defined by the certificate).</p> <p><a href="#">Learn more &gt;</a></p>	<h3>Product Features &amp; Options</h3> <p>Your lump-sum benefit can help provide you with a financial safety net that will keep the family finances on track should you experience certain critical illnesses. You can use it as you see fit.</p> <p><a href="#">Learn more &gt;</a></p>

\*\*Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006.

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# What Is Critical Illness Insurance Page

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  - Product Features and Options
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**1 800 GET-MET8**  
Monday to Friday  
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## What is Critical Illness Insurance?

MetLife Critical Illness Insurance pays a lump-sum benefit payment you can use to help bridge the financial gap between what your existing medical insurance covers and the additional expenses often associated with certain critical illnesses. The payment can be used at the discretion of the insured to help pay for things such as:

- Medical co-pays and deductibles
- Out-of-network treatments
- Prescription drug co-pays
- Childcare bills
- Mortgage and rent payments
- Car payments
- Utility payments and other household bills

It can help to protect your finances in the event of a critical illness, so you can focus on recovery.

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# Why Might I Need Critical Illness Insurance Page

PLAN

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Product Features and Options

Outline Of Coverage

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## Why Might I Need Critical Illness Insurance?

MetLife Critical Illness Insurance can help bridge the financial gap between the benefits that your existing medical coverage may provide and the additional expenses often associated with the covered conditions in each category.

If you experience one of the covered conditions within a category and meet all of the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit.

But how does this coverage complement other types of insurance? Let's see:

<b>Traditional Medical Coverage</b>	Depending on the plan, provides coverage for things like doctor visits, hospital stays, surgery, rehabilitation and prescription drug co-pays.
<b>Consumer Driven Health Plans</b>	Depending on the plan, provides coverage for things like doctor visits, hospital stays, surgery, rehabilitation and prescription drug co-pays <b>after</b> the employee pays a deductible which is generally higher than the deductibles on traditional medical coverage.
<b>Disability Income Coverage</b>	Pays a portion of your income if you are disabled and unable to work.
<b>Life Insurance</b>	Pays a specified benefit upon your death.

### QuickLinks

- Outline of Coverage



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# What Is Covered Page

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## What is Covered?

### Covered Conditions

MetLife Critical Illness Insurance covers you for all of the medical conditions listed below in each of the three distinct categories (as defined by the group certificate):

- Category 1 incorporates certain **cancer**-related conditions
- Category 2 incorporates certain **heart**-related conditions
- Category 3 incorporates certain **other** conditions

Category 1 - Cancer Related	Category 2 - Heart Related	Category 3 - Other Conditions
<ul style="list-style-type: none"><li>• Full Benefit Cancer</li><li>• Partial Benefit Cancer*</li><li>• Bone Marrow Transplant</li></ul>	<ul style="list-style-type: none"><li>• Heart Attack</li><li>• Stroke†</li><li>• Coronary Artery Bypass Graft*</li><li>• Heart Transplant</li></ul>	<ul style="list-style-type: none"><li>• Major Organ Transplant (other than bone marrow and heart)</li><li>• Kidney Failure</li></ul>

### How It Works?

With the **additional occurrence benefit\*\***, you can receive benefit payments in three different categories – lump-sum payments you can use as you see fit.

- You select and are approved for a category benefit amount.
- If you are diagnosed with a covered condition in any of the three categories 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 other covered conditions, you will receive 100% of the category benefit amount.\*\*
  3. After 100% of any category benefit amount has been paid in each of the three categories, the coverage is terminated.

### → QuickLinks

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- 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.

*\* 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 you experience another one of the covered conditions in that category while the certificate is in force.*

*\*\* 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 in another category first occurs during the benefit suspension period, the next occurrence of the covered condition after the 180-day benefit suspension period will be treated as a first occurrence.*

*† In certain states the covered condition is severe stroke.*

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# Product Features and Options Page

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## Product Features and Options

MetLife Critical Illness Insurance works like this. 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. This payment can help keep your family finances on track should you experience one of the covered conditions.

### Coverage Options

- Employee:** Apply for a Category Benefit Amount
- Spouse/Domestic Partner\*:** Same options as employee provided the employee has qualified and enrolled for coverage. The total category benefit amount for the spouse/domestic partner cannot exceed the employee's.
- Dependent Child(ren):** Coverage available provided the employee has qualified and enrolled for coverage.

### Policy Features

- Complements traditional medical coverage, consumer driven health plans, disability income coverage.
- Lump-sum benefit payment to use as you see fit.
- Additional occurrence benefit.
- Just answer a few medical questions.
- No need to submit expense receipts.
- Dependent coverage for your spouse/domestic partner and children.
- Convenient payment options.
- Coverage can go with you if you leave your employer under certain circumstances.

### Outline of Coverage

Please be sure to read the Outline of Coverage for a description of covered conditions within each category as well as the exclusions, limitations, waiting periods and terms that apply.

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

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# Contact Us Page

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Contact

## Contact a Customer Service Representative

### Email Form

Your name	<input type="text"/>
Email address	<input type="text"/>
Subject	<input type="text"/>
Comments and Questions	<input type="text"/>

### You may also contact a Customer Service Representative by telephone or e-mail

Telephone	1 800 GET-MET 8
Hours of operation	Monday through Friday: 08:00 AM to 06:00 PM Eastern Time
Email	<a href="mailto:hchen1@metlife.com">hchen1@metlife.com</a>

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# Personal Information & Coverage Selection Page

<b>CI Insurance</b>	<b>Critical Illness Insurance</b>	<b>Apply Now</b>
<b>Apply Now</b>	<b>Personal Information</b>	<b>Step 1 of 5</b>
<b>Learn</b>	Please provide your Personal Information below:	
<b>Outline Of Coverage</b>	Fields marked with an asterisk * are required fields.	
<b>Contact Us</b>		
<b>Employee Information</b>		
<b>Name</b>		
First *	STEPHEN	Middle Initial <input type="text"/> Last * DEVLIN
<b>Address</b>		
Street *	7740 MARRIOTT RD	City * CASCADE State <u>AL</u> ZIP * 80809
<b>Other</b>		
Date of Birth *	05 / 12 / 1973	Phone ( <input type="text"/> ) <input type="text"/> - <input type="text"/>
Sex *	Select <input type="button" value="v"/>	
Have you smoked cigarettes, or used any other tobacco or nicotine product within 12 months preceding the date of this enrollment form? * <input type="radio"/> Yes <input type="radio"/> No		
If any of the above information is incorrect, please contact your Human Resources department.		
It is important to understand the details of MetLife's Critical Illness Insurance. MetLife Critical Illness Insurance coverage is a limited policy. Like most group accident and health insurance policies, MetLife group policies contain certain exclusions, limitations and terms for keeping them in force. Product availability and features vary by state. Please read the <a href="#">Outline of Coverage</a> .		
Please verify that all information is correct before clicking below.		
<a href="#">Click here to see your Employee rate</a>		
<b>Spouse/Domestic Partner</b>		
Please <a href="#">click here</a> to apply for Spouse/Domestic Partner coverage.		
<b>Dependent Child(ren)</b>		
Please <a href="#">click here</a> to apply for Dependent Child(ren) coverage.		
<i>Our price for dependent child coverage is the same no matter how many of your dependent children we insure</i>		
	Need Help ? <a href="#">Contact us</a>	
<a href="#">next</a> <input type="button" value="▶"/>		
<a href="#">Apply Now</a>   <a href="#">Learn</a>   <a href="#">Outline Of Coverage</a>   <a href="#">Contact Us</a>		
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# Medical & Eligibility Question Page

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Critical Illness Insurance

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## Answer the Following Questions

Step 2 of 5

### Required Information

	Employee
1. Do you currently have diabetes or have you EVER had any of the following: (i) a heart attack; (ii) coronary artery disease; (iii) cancer (except basal cell carcinoma); (iv) a stroke; (v) kidney disease; or (vi) an organ transplant (or been on the list for an organ transplant)?	<input type="radio"/> Yes <input type="radio"/> No
2. Do you currently have diabetes or in the last 5 years have you had any of the following: (i) a heart attack; (ii) coronary artery disease; (iii) cancer (except basal cell carcinoma); (iv) a stroke; (v) kidney disease; or (vi) an organ transplant (or been on the list for an organ transplant)?	<input type="radio"/> Yes <input type="radio"/> No
3. Have you EVER had symptoms of: (i) cancer; (ii) kidney disease; (iii) coronary artery disease; or (iv) stroke, for which a member of the medical profession advised you to have medical tests which have not been completed or for which you have not received results?	<input type="radio"/> Yes <input type="radio"/> No
4. Are you actively at work on a full-time basis performing all of the usual and customary duties of your job at the employer's place of business or an alternate place approved by the employer?	<input type="radio"/> Yes <input type="radio"/> No



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# Regulatory & E-Signature Page

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- <b>Apply Now</b>	<b>Apply</b>	<b>Step 3 of 5</b>
▶ <b>Learn</b>		
- <b>Outline Of Coverage</b>		
- <b>Contact Us</b>		

**Consent Statement** [\(Printable Version\)](#)

PLEASE READ THIS IMPORTANT LEGAL STATEMENT BEFORE YOU PROCEED

**Outline of Coverage** [\(Printable Version\)](#)

**METROPOLITAN LIFE INSURANCE COMPANY**  
200 PARK AVENUE, NEW YORK, NEW YORK 10166-0188

POLICYHOLDER: Broadmoor - AI

**Privacy Policy** [\(Printable Version\)](#)

**If you submit a request for insurance (enrollment form) we will evaluate it. We will review the information you give to us, and we may confirm it or add to it in the ways explained below.**

**Enrollment Form Disclosures** [\(Printable Version\)](#)

**DECLARATION SECTION**

The employee <b>declares</b> that he or she is actively at work on the date of this enrollment form. In addition if the employee is not actively	<b>Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim or</b>
--	--

**Please indicate that you have read and understand the following:**

Consent Statement	<input type="radio"/> Yes	<input type="radio"/> No
Outline of Coverage	<input type="radio"/> Yes	<input type="radio"/> No
Privacy Policy	<input type="radio"/> Yes	<input type="radio"/> No
Enrollment Form Disclosures	<input type="radio"/> Yes	<input type="radio"/> No

**Understand before you buy!**  
The [Outline of Coverage](#) explains what conditions are covered and what is excluded in addition to other important details about our coverage.

### Electronic Signature

I have read this Enrollment Form and declare that all information given, including personal, coverage, beneficiary, hospitalization and medical information, is true and complete to the best of my knowledge and belief. I understand that this information will be used by MetLife to help determine insurability and for enrollment purposes. I have read and acknowledge the entire contents of the Declaration Section, Exclusions and Limitations Section, Authorization Section (including the Authorization to Collect and Disclose Information, and the Fraud Warning) and the Consumer Privacy Notice. I understand that by entering my password and clicking on the "Submit" button below I am signing and submitting the Enrollment Form. This is a legally binding electronic signature.

**Note:** Passwords are case sensitive.

**MyBenefits Password:**

**submit**

I would like to [print, sign and mail my application](#) instead of submitting my application online using electronic signature.



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# Final Actions Page

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Critical Illness Insurance

**Apply Now**

## Final Steps to Complete Your Application

Step 4 of 5

Based on the responses provided:  
- Your application has been **accepted**. This application will be approved if you have **not** previously applied for MetLife Critical Illness Insurance.

Please note that this application will be reviewed by MetLife's underwriting department if you have previously applied for MetLife Critical Illness Insurance. All final decisions will be confirmed in writing via the mail.

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# Thank You Page

<p>CI Insurance</p> <ul style="list-style-type: none"><li>Apply Now</li><li>Learn</li><li>Outline Of Coverage</li><li>Contact Us</li></ul>	<p>Critical Illness Insurance</p>	<p>Apply Now</p>
<p>Thank you very much.</p>		<p>Step 5 of 5</p>
<p>Your application for our simplified issue offering is now complete.</p>		
<p>1) <a href="#">Print</a> a copy of the application for your records</p>		
<p>2) <a href="#">Print</a> a copy of the Outline of Coverage for your records</p>		
<p>If you have any questions please call 1 800 GET-MET8 (1-800-438-6388)</p>		
<p>To sign out of MyBenefits and close this window. <a href="#">click here</a>.</p>		
<hr/> <p><a href="#">Apply Now</a>   <a href="#">Learn</a>   <a href="#">Outline Of Coverage</a>   <a href="#">Contact Us</a>  </p>		
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# MetLife

## Critical Illness Insurance

2.0 MyBenefits Voluntary Screen Shots

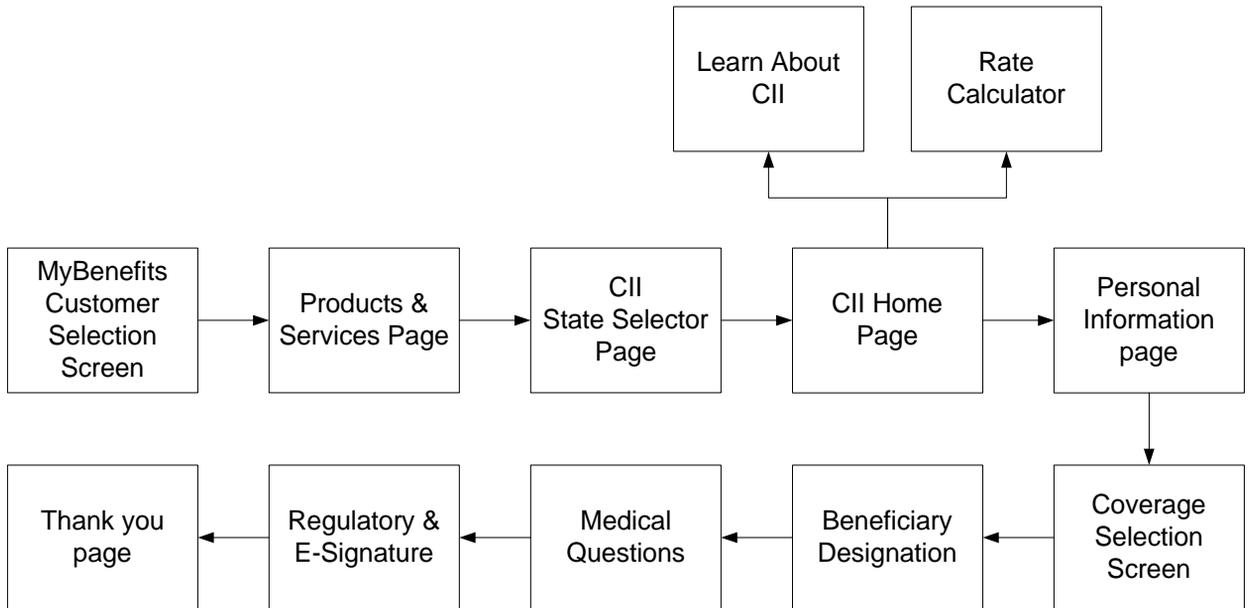
Author:  
CII Business Technology Services Team

LD#:

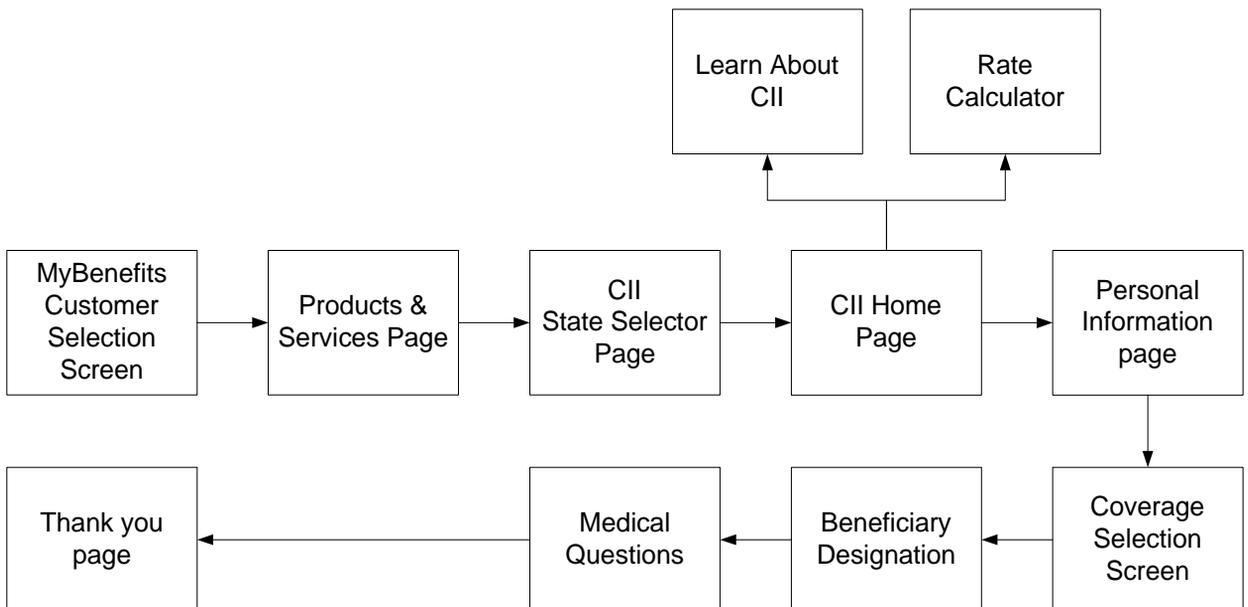
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# Voluntary Enrollment Flow Overview

## High Level Process Flow – Standard E-Signature:



## High Level Process Flow – PSM Only Flow:



# State Selector Page

## Select a State

To ensure that we give you personalized, relevant information, please select your state of residence from the pull-down menu.

**State of Residence:**

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**CRITICAL ILLNESS INSURANCE**

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Secure and Easy Process

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 **Read How CII Can Help**

**DID YOU KNOW?**

The average out of pocket expenses for those individuals who experience a critical illness such as heart attack, stroke or cancer is over \$7,000. (*Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006*)

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# Learn About Critical Illness Insurance Page

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## Learn about Critical Illness Insurance

MetLife Critical Illness Insurance complements your medical coverage as well as your disability income coverage. It can help you ease the potential financial impact of certain critical illnesses by paying for some of the expenses associated with a covered condition.

### Why Might I Need Critical Illness Insurance?

MetLife Critical Illness Insurance pays a lump-sum benefit you can use to help bridge the financial gap between existing medical insurance coverage and the additional expenses associated with a covered condition.

[Learn more >](#)

### What Critical Illnesses are Covered?

MetLife Critical Illness Insurance covers certain medical conditions and breaks them into three distinct categories – cancer-related conditions, heart-related conditions, and other conditions (as defined by the certificate).

[Learn more >](#)

### How does CII Work?

MetLife Critical Illness Insurance helps give employees the opportunity to create a safety net to help counteract the financial impact of a critical illness.

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### Product Features & Options

Your lump-sum benefit can help provide you with a financial safety net that will keep the family finances on track should you experience certain critical illnesses. You can use it as you see fit.

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# Why Might I Need Critical Illness Insurance Page

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## Why Might I Need Critical Illness Insurance?

MetLife Critical Illness Insurance pays a lump-sum benefit payment you can use to help bridge the financial gap between what your existing medical insurance covers and the additional expenses often associated with certain critical illnesses. The payment can be used at the discretion of the insured and can be used to help pay for things such as:

- Medical co-pays and deductibles,
- Out-of-network treatments,
- Prescription drug co-pays,
- Childcare bills,
- Mortgage and rent payments,
- Car payments,
- Utility payments and other household bills

Consider the day-to-day living expenses that will continue during a critical illness. If a critical illness resulted in both you and your spouse taking unpaid time away from work, how would your finances be affected?

### How Does This Product Complement Other Types Of Insurance?

MetLife Critical Illness Insurance can help bridge the financial gap between the benefits that your existing medical coverage may provide and the additional expenses often associated with the covered conditions in each category.

If you experience one of the covered conditions within a category and meet all of the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. But how does this coverage complement other types of insurance? Let's see:

<b>Traditional Medical Coverage</b>	Depending on the plan, provides coverage for things like doctor visits, hospital stays, surgery, rehabilitation and prescription drug co-pays.
<b>Consumer Driven Health Plans</b>	Depending on the plan, provides coverage for things like doctor visits, hospital stays, surgery, rehabilitation and prescription drug co-pays <b>after</b> the employee pays a deductible which is generally higher than the deductibles on traditional medical coverage.
<b>Disability Income Coverage</b>	Pays a portion of your income if you are disabled and unable to work.
<b>Life Insurance</b>	Pays a specified benefit upon your death.

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# What Critical Illnesses Are Covered Page

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## What Critical Illnesses are Covered?

MetLife Critical Illness Insurance provides coverage for all of the medical conditions listed below (as defined by the group certificate) and groups them into three distinct categories:

- Category 1 incorporates certain **cancer**-related conditions
- Category 2 incorporates certain **heart**-related conditions
- Category 3 incorporates certain **other** conditions

Category 1 - Cancer Related	Category 2 - Heart Related	Category 3 - Other Conditions
<ul style="list-style-type: none"><li>Full Benefit Cancer</li><li>Partial Benefit Cancer*</li><li>Bone Marrow Transplant</li></ul>	<ul style="list-style-type: none"><li>Heart Attack</li><li>Stroke†</li><li>Coronary Artery Bypass Graft*</li><li>Heart Transplant</li></ul>	<ul style="list-style-type: none"><li>Major Organ Transplant (other than bone marrow and heart)</li><li>Kidney Failure</li></ul>

### How it works?

With the **additional occurrence benefit\*\***, you can receive benefit payments in three different categories.

- You select and are approved for a category benefit amount between \$10,000 and \$100,000.
- If you are diagnosed with a covered condition in any of the three categories 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:
  - 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.
  - For all other covered conditions, you will receive 100% of the category benefit amount.\*\*
  - After 100% of any category benefit amount has been paid in each of the three categories, the coverage is terminated.



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- 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.

*\*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 you experience another one of the covered conditions in that category while the certificate is in force.*

*\*\*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 in another category first occurs during the benefit suspension period, the next occurrence of the covered condition after the 180-day benefit suspension period will be treated as a first occurrence.*

*† In certain states, the covered condition is severe stroke.*

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# How Does CII Work Page

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## How Does CII Work?

The following is a payment example for an employee who purchased a \$60,000 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 = \$60,000. This would terminate your coverage for all 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 = \$15,000. You would still have 75% of the category benefit amount remaining if you experience another Category 2 – Heart-Related condition.
Then, the following year, you suffer a debilitating stroke.	MetLife would pay the remainder of the category benefit amount for Category 2 – 75% of \$60,000 = \$45,000. This would terminate your coverage for all 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 = \$60,000. 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 this Critical Illness Insurance certificate with a category benefit amount of \$60,000, it is possible to receive a total of \$180,000. This is the maximum amount that you could receive under the policy. For another example, [click here](#).

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# Product Features and Options Page

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## Product Features And Options

MetLife Critical Illness Insurance works like this. You can apply for a Category Benefit Amount between \$10,000 and \$100,000. 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. This payment can help keep your family finances on track should you experience one of the covered conditions.

### Coverage options

- **Employee:** Category Benefit Amounts between \$10,000 and \$100,000.
- **Spouse/Domestic Partner\*:** Same options as employee provided the employee has qualified and enrolled for coverage. The total category benefit amount for the spouse/domestic partner cannot exceed the employee's.
- **Dependent Child(ren):** \$10,000 per dependent child provided the employee has qualified and enrolled for coverage.

### Policy features

- Complements traditional medical coverage, consumer-driven health plans, disability income coverage.
- Lump-sum benefit payment to use as you see fit.
- Additional occurrence benefit.
- No need to submit expense receipts.
- Dependent coverage for your spouse/domestic partner and children.
- Convenient payment options.
- Coverage can go with you if you leave your employer under certain circumstances.

### Outline of Coverage

Please be sure to read the Outline of Coverage for a description of covered conditions within each category as well as the exclusions, limitations, waiting periods and terms that apply.

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



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## Read How Critical Illness Insurance Can Help

Many individuals have had a family member, friend, or acquaintance who has felt the physical, emotional, and financial effects of a critical illness— a colleague diagnosed with cancer, a friend’s parent who has suffered a stroke, or a loved one who has had a heart attack.



**A possible scenario\***

**Jeanette** is a wife, a mother of two, and a cancer survivor. Today, Jeanette remains active and does many of the same things she did before she was diagnosed with cancer. She is also back at work.

Her cancer required a few months of treatment during which time she was unable to work. Besides her lost income, her husband also took unpaid time off work to help care for her. In addition to their usual household expenses, Jeanette also incurred unexpected costs associated with her recovery. Luckily, in addition to having very good medical and disability income insurance, Jeanette had MetLife Critical Illness Insurance.

MetLife Critical Illness Insurance helped Jeanette pay for many of the costs associated with her illness. She spent a portion of the benefit on childcare assistance and flew her mother in from Arizona to help manage her household. She also used a portion of her benefit to pay for a few expenses her medical insurance did not cover, such as some out-of-network treatments.

Better still, Jeanette and her husband were able to maintain a good portion of their savings.

\*For illustrative purposes only. Situations and names are not based on real events or people.

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**COST**

## How Much Does It Cost?

Coverage is for:

Date of Birth:     
Month Day Year

Coverage amount:

Has this person smoked cigarettes, or used any other tobacco or nicotine product within 12 months?  Yes  No

**Before you calculate**, it is important to understand the details of MetLife's Critical Illness Insurance. MetLife Critical Illness Insurance coverage is a limited policy. Like most group health insurance policies, MetLife group policies contain certain exclusions, limitations, waiting periods, and terms for keeping them in force.

I have read and understand the following:

- [Outline of Coverage](#)

<b>Estimated Cost:</b>	<input type="radio"/> per week	<input checked="" type="button" value="Calculate"/>
	<input type="radio"/> per month	<input checked="" type="button" value="Apply Now"/>
	<input type="radio"/> per year	

\*Rates will increase as a covered person reaches a new age bracket. Rates are also subject to change as provided in the group policy.

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FREQUENTLY ASKED QUESTIONS

## Frequently Asked Questions



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### Answers

#### **How does MetLife Critical Illness Insurance Work?**

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount between \$10,000 and \$100,000. If you experience one of the covered conditions within any category and meet all the group policy and certificate requirements for coverage, you will receive a lump-sum benefit payment to use as you see fit. The benefit payment amount you receive will depend on the coverage you qualify for and the covered condition experienced.

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### What are the covered conditions?

MetLife Critical Illness Insurance covers you for all of the medical conditions listed below in each of the three distinct categories (as defined by the group certificate):

- Category 1 incorporates certain **cancer**-related conditions
- Category 2 incorporates certain **heart**-related conditions
- Category 3 incorporates certain **other** conditions

Category 1 - Cancer Related	Category 2 - Heart Related	Category 3 - Other Conditions
<ul style="list-style-type: none"><li>● Full Benefit Cancer</li><li>● Partial Benefit Cancer*</li><li>● Bone Marrow Transplant</li></ul>	<ul style="list-style-type: none"><li>● Heart Attack</li><li>● Stroke†</li><li>● Coronary Artery Bypass Graft*</li><li>● Heart Transplant</li></ul>	<ul style="list-style-type: none"><li>● Major Organ Transplant (other than bone marrow and heart)</li><li>● Kidney Failure</li></ul>

†In certain states, the covered condition is severe stroke.

\*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 you experience another one of the covered conditions in that category while the certificate is in force.

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### Can you explain how payments within each category occur?

With the additional occurrence benefit\*\*, you can receive benefit payments in three different categories.

- You select and are approved for a category benefit amount between \$10,000 and \$100,000.
- If you are diagnosed with a covered condition in any of the three categories 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 other covered conditions, you will receive 100% of the category benefit amount.\*\*
  3. After 100% of any category benefit amount has been paid in each of the three categories, the coverage is terminated.
- 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.

\*\*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 in another category first occurs during the benefit suspension period, the next occurrence of the covered condition after the 180-day benefit suspension period will be treated as a first occurrence.

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### **What do you mean by "lump-sum benefit payment"?**

As a certificate holder, if you receive a lump-sum benefit payment – you will receive a single payment to use as you see fit. Once you have received 100% of the category benefit amount for covered conditions within a category, that category will close and you will not receive additional payments for any other covered condition within that category. However, you can still receive additional benefit payments for covered conditions experienced in the other two categories.

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### **How can I use the lump-sum payment?**

You can use the lump-sum category benefit payment in any way you choose – co-pays and deductibles, prescription drug co-pays, out-of-network treatments, childcare bills, mortgage and rent payments, car payments, utility payments. It's up to you. This payment can be used to help cover the expenses that many other types of insurance are not typically designed to pay.

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### **How much will the plan cost me?**

Please refer to our [rate calculator](#) to determine an estimated cost.

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### **How are premiums paid?**

In most cases, your premiums are paid through payroll deduction, as long as you are an active employee.

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### **Can I apply for Critical Illness Insurance for my spouse/domestic partner or dependent child(ren)?**

Yes, you may apply for coverage for your spouse/domestic partner or dependent child(ren) as long as you apply for employee coverage. Your spouse/domestic partner or dependent child (ren) can only be covered if you qualify for coverage and enroll in the plan. The total category benefit amount for your spouse/domestic partner cannot exceed your total category benefit amount.

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### **Is a physical exam required in order to qualify for coverage?**

No, a physical exam is not required to qualify for coverage. You are required to answer some medical questions. In some instances, you and/or your physician may be required to provide additional medical information.

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**If I were diagnosed with a covered condition, what initial steps are needed to file a claim?**

Initiating a claim requires four steps:

- Call 1 800 GET-MET 8 (1-800-438-6388) to have a personalized claim form and instructions sent to you. For reference you may download a [claim form](#) on-line.
- Complete the form and have the treating physician verify and complete the medical validation section.
- Mail the form to MetLife.
- If MetLife requires additional information, MetLife will promptly contact the claimant to inform him/her of what else is needed.

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**If I leave my current employer, can I keep my coverage?**

This depends on the coverage your employer has chosen. If your employer chooses, you may request in writing to continue your coverage. You must do this within a specified period after you leave your employer. You must also continue to pay your premium to keep the coverage in force.

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**What are the tax consequences regarding Critical Illness Insurance?**

Because you pay the cost of your coverage on an after-tax basis, the benefits paid for a covered condition under MetLife Critical Illness Insurance are not taxable for federal and state income tax purposes. You should, however, consult with your tax advisor regarding the possible effects of the purchase and/or receipt of benefits under MetLife Critical Illness Insurance on certain other coverages or benefits that you might have or that you might obtain.

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**Who do I call for additional information?**

[Contact Us](#) to speak with a MetLife Customer Service Representative. Representatives are available from 8:00 am to 6:00 pm EST Monday through Friday.

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# Contact Us Page

**CI Insurance**

- Home
- Learn
- Cost
- Apply
- Frequently Asked Questions
- Contact Us**

Call us toll free  
1 800 GET-MET8  
Monday to Friday  
8:00AM to 6:00PM EST

**CONTACT US**

## Contact Us

---

### Email Form

<b>Your name</b>	<input type="text"/>
<b>Email address</b>	<input type="text"/>
<b>Subject</b>	<input type="text"/>
<b>Comments and Questions</b>	<input type="text"/>

**You may also contact a Customer Service Representative by telephone or e-mail**

<b>Telephone</b>	1 800 GET-MET 8
<b>Hours of operation</b>	Monday through Friday: 08:00 AM to 06:00 PM Eastern Time
<b>Email</b>	<a href="mailto:hchen1@metlife.com">hchen1@metlife.com</a>

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# Personal Information Page

<b>CI Insurance</b>	<b>Apply Now</b>
<a href="#">Home</a>	<b>Personal Information</b>
<a href="#">Learn</a>	Step 1 of 5
<a href="#">Cost</a>	Please provide your Personal Information below:
<a href="#">Apply</a>	Fields marked with an asterisk * are required fields.
<a href="#">Frequently Asked Questions</a>	<b>Employee Information</b>
<a href="#">Contact Us</a>	<b>Name</b>
	First * <input type="text" value="STEPHEN"/> Middle Initial <input type="text"/> Last * <input type="text" value="DEVLIN"/>
	<b>Address</b>
	Street * <input type="text" value="7740 MARRIOTT RD"/> City * <input type="text" value="CASCADE"/> State <input type="text" value="AL"/> ZIP * <input type="text" value="80809"/>
	<b>Other</b>
	Date of Birth * <input type="text" value="05"/> / <input type="text" value="12"/> / <input type="text" value="1973"/> Phone <input type="text"/> - <input type="text"/>
	Sex * <input type="text" value="Select"/> State / Country of Birth <input type="text"/>
	Have you smoked cigarettes, or used any other tobacco or nicotine product within 12 months preceding the date of this enrollment form? * <input type="radio"/> Yes <input type="radio"/> No
	<b>Spouse/Domestic Partner</b>
	Please <a href="#">add spouse/domestic partner</a> to see options available to your spouse/domestic partner.
	<b>Dependent Child(ren)</b>
	Please <a href="#">add a dependent child</a> to see options available to your dependent children
	<i>Our price for dependent child coverage is the same no matter how many of your dependent children we insure</i>
	Need Help ? <a href="#">Contact us</a>
	<a href="#">next</a>
	<a href="#">Home</a>   <a href="#">Learn</a>   <a href="#">Cost</a>   <a href="#">Apply</a>   <a href="#">Frequently Asked Questions</a>   <a href="#">Contact Us</a>
<b>MetLife</b>   <a href="#">Terms of Use</a>   <a href="#">Privacy/HIPAA Notices</a>	<a href="#">top</a>

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# Coverage Selection Page

Apply Now

Step 2 of 5

## Choose Coverage

Indicate the coverage you would like by selecting from the pull down menu below. When you are finished, click next to continue.

Fields marked with an asterisk \* are required fields.

### Your Coverage Options

Name: STEPHEN DEVLIN	Coverage Amount	Weekly Cost to you
Select Coverage *	\$90,000-----	\$4.98

### Spouse/Domestic Partner Coverage Options

Please [add spouse/domestic partner](#) to see options available to your spouse/domestic partner.

### Dependent Child(ren) Coverage Options

Please [add a dependent child](#) to see options available to your dependent children

*Our price for dependent child coverage is the same no matter how many of your children we insure*



Need Help ? [Contact us](#)

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# Beneficiary Designation Page

<b>CI Insurance</b>	<b>Apply Now</b>
<a href="#">Home</a> <a href="#">Learn</a> <a href="#">Cost</a> <a href="#">Apply</a> <a href="#">Frequently Asked Questions</a> <a href="#">Contact Us</a>	<h2 style="text-align: center;">Designate Your Beneficiaries</h2> <p style="text-align: right;"><b>Step 3 of 5</b></p> <p>You can designate primary beneficiaries to receive any amount that is or becomes due upon your death under your MetLife Critical Illness Insurance certificate.</p> <p>The Employee names the following person(s) as primary beneficiary(ies) for any payment made under the employee's MetLife Critical Illness Insurance certificate upon his or her death. For any other type of beneficiary, please use a beneficiary designation form available from your employer. Unless designated otherwise, payments will be made in equal shares or all to the survivor. The Employee understands that he or she has the right to change this designation at any time.</p> <p>Fields marked with an asterisk * are required fields.</p> <div style="border: 1px solid #4F81BD; background-color: #4F81BD; color: white; padding: 2px;"><b>Add Primary Beneficiary</b></div> <div style="border: 1px solid #4F81BD; background-color: #E6F2E6; padding: 5px;"><p><b>Name</b></p><p>First * <input type="text"/> Middle Initial <input type="text"/> Last * <input type="text"/></p><p><b>Address</b></p><p>Street * <input type="text"/> City * <input type="text"/> State * <input type="text"/> ZIP * <input type="text"/></p><p><b>Other</b></p><p>Date of Birth * <input type="text"/> / <input type="text"/> / <input type="text"/> Relationship * <input type="text"/></p><p style="text-align: right;"><input type="button" value="add"/></p></div> <div style="border: 1px solid #4F81BD; background-color: #4F81BD; color: white; padding: 2px;"><b>Primary Beneficiaries</b></div> <div style="border: 1px solid #4F81BD; background-color: #E6F2E6; padding: 5px;"><p>Please enter beneficiary above and click add.</p></div> <div style="text-align: center; margin-top: 10px;"> Need Help ? <a href="#">Contact us</a></div> <div style="text-align: center; margin-top: 10px;"><input type="button" value="back"/> <span style="float: right;"><input type="button" value="next"/></span></div> <hr/> <p style="text-align: center;"><a href="#">Home</a>   <a href="#">Learn</a>   <a href="#">Cost</a>   <a href="#">Apply</a>   <a href="#">Frequently Asked Questions</a>   <a href="#">Contact Us</a>  </p> <div style="background-color: #4F81BD; color: white; padding: 2px; text-align: center;"><a href="#">MetLife</a>   <a href="#">Terms of Use</a>   <a href="#">Privacy/HIPAA Notices</a> <span style="float: right;"><input type="button" value="top"/></span></div> <p style="font-size: small; margin-top: 5px;">CI20.05 <span style="float: right;">© 2008 Metropolitan Life Insurance Company, New York, NY All Rights Reserved. L01085418[exp0409][xCT,FL,HI,MN,NJ,NY,VT,WA][xPR]</span></p>



e. high cholesterol or high blood pressure?	<input type="radio"/> Yes <input checked="" type="radio"/> No
f. diabetes, impaired glucose tolerance, or high blood sugar?	<input type="radio"/> Yes <input checked="" type="radio"/> No
g. prostate trouble or an elevated prostate specific antigen ("PSA") test result?	<input type="radio"/> Yes <input checked="" type="radio"/> No
h. chronic hepatitis B (including if a carrier), hepatitis C, cirrhosis or other liver disorder?	<input type="radio"/> Yes <input checked="" type="radio"/> No
i. kidney disease or disorder other than kidney stones?	<input type="radio"/> Yes <input checked="" type="radio"/> No
6. Have you EVER been diagnosed or treated by a member of the medical profession for Human Immunodeficiency Virus ("HIV"), Acquired Immune Deficiency Syndrome ("AIDS") or AIDS Related Complex ("ARC")?	<input type="radio"/> Yes <input checked="" type="radio"/> No
7. Are you actively at work on a full-time basis performing all of the usual and customary duties of your job at the employer's place of business or an alternate place approved by the employer?	<input checked="" type="radio"/> Yes <input type="radio"/> No
<p>Use the space below to provide additional information for any of the above answers.</p> <input style="width: 100%; height: 20px;" type="text"/>	



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# Regulatory & E-Signature Page

Apply Now

Step 5 of 5

Apply

CI Insurance

Home

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Frequently Asked Questions

Contact Us

## Consent Statement

[\(Printable Version\)](#)

PLEASE READ THIS IMPORTANT LEGAL STATEMENT BEFORE YOU PROCEED

## Outline of Coverage

[\(Printable Version\)](#)

METROPOLITAN LIFE INSURANCE COMPANY  
200 PARK AVENUE, NEW YORK, NEW YORK 10166-0188

POLICYHOLDER: Broadmoor - AI

## Privacy Policy

[\(Printable Version\)](#)

If you submit a request for insurance (enrollment form) we will evaluate it. We will review the information you give to us, and we may confirm it or add to it in the ways explained below.

## Enrollment Form Disclosures

[\(Printable Version\)](#)

### DECLARATION SECTION

The employee **declares** that he or she is **claimant with respect to a settlement or actively at work on the date of this enrollment award from insurance proceeds. Such form. In addition if the employee is not actively active shall be reported to the Colorado**

Please indicate that you have read and understand the following:

Consent Statement	<input type="radio"/> Yes	<input type="radio"/> No
Outline of Coverage	<input type="radio"/> Yes	<input type="radio"/> No
Privacy Policy	<input type="radio"/> Yes	<input type="radio"/> No
Enrollment Form Disclosures	<input type="radio"/> Yes	<input type="radio"/> No

### Understand before you buy!

The [Outline of Coverage](#) explains what conditions are covered and what is excluded in addition to other important details about our coverage.

### Electronic Signature

I have read this Enrollment Form and declare that all information given, including personal, coverage, beneficiary, hospitalization and medical information, is true and complete to the best of my knowledge and belief. I understand that this information will be used by MetLife to help determine insurability and for enrollment purposes. I have read and acknowledge the entire contents of the Declaration Section, Exclusions and Limitations Section, Authorization Section (including the Authorization to Collect and Disclose Information, and the Fraud Warning) and the Consumer Privacy Notice. I understand that by entering my password and clicking on the "Submit" button below I am signing and submitting the Enrollment Form. This is a legally binding electronic signature.

**Note:** Passwords are case sensitive.

**MyBenefits Password:**

**submit**

I would like to [print, sign and mail my application](#) instead of submitting my application online using electronic signature.



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# Thank You Page

**CI Insurance**

- Home
- Learn
- Cost
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- Frequently Asked Questions
- Contact Us

**Apply Now**

## Thank You

**Your application is complete.**

- [Print outline of coverage for your records.](#)
- [Print completed enrollment form for your records](#)

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SERFF Tracking Number: META-125755017 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39796  
 Company Tracking Number: NY08-9 KC  
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness  
 Limited Benefit  
 Product Name: Critical Illness Insurance Advertisement  
 Project Name/Number: C150.08/NY08-9 KC

## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** Certification/Notice Filed-Closed 08/16/2008  
**Bypass Reason:** The requirement listed above is not applicable for the submitted filing.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** Application Filed-Closed 08/16/2008  
**Bypass Reason:** The requirement listed above is not applicable for this filing submission.  
**Comments:**

**Review Status:**  
**Satisfied -Name:** Transmittal Letter NY08-9 KC Filed-Closed 08/16/2008  
**Comments:**  
 Transmittal Letter NY08-9 KC  
**Attachment:**  
 Transmittal Letter NY08-9 KC.pdf

**Review Status:**  
**Satisfied -Name:** NAIC Transmittal Form Filed-Closed 08/16/2008  
**Comments:**  
 NAIC Transmittal Form  
**Attachment:**  
 NAIC Transmittal Form.pdf

**Kris Ann E. Cappelluti**  
Senior Contract Analyst  
Institutional Contracts

July 30, 2008

Arkansas Department of Insurance  
1200 West 3<sup>rd</sup> Street  
Little Rock, Arkansas 72201-1904

**Re:** Critical Illness Insurance Advertisement  
Our NAIC Company No. is 65978  
Our FEIN is 13-5581829

Dear Sir/Madam:

We enclose final printed copies of the group critical illness insurance advertising material described below for filing. This material is new and does not replace any material previously filed with the Department. It was developed for use in connection with group critical illness policies issued and delivered to employers (the GPNP07-CI group policy series and GCERT07-CI certificate series which was approved by your Department on February 8, 2007). Dates, telephone numbers, addresses and monetary amounts are illustrative, and are therefore bracketed.

<b>Form No.</b>	<b>Description</b>
<b>CI50.08</b>	<b>Initial Chasing Email.</b> Initial email sent to employees who have indicated an interest in Critical Illness coverage. This email briefly describes the coverage and outlines the enrollment procedure.
<b>CI51.08</b>	<b>Initial Letter .</b> Initial letter sent to employees who have indicated an interest in Critical Illness coverage. This letter briefly describes the coverage and outlines the enrollment procedure.
<b>CI52.08</b>	<b>Last Chance Chasing Email.</b> This is our nationwide email which may be distributed by MetLife or by the employer to inform employees how many days are left to enroll for Critical Illness coverage.
<b>CI53.08</b>	<b>Initial Postcard.</b> Initial postcard sent to employees who have indicated an interest in Critical Illness coverage. This postcard briefly describes the coverage and outlines the enrollment procedure.
<b>CI54.08</b>	<b>Reminder Postcard.</b> This is a postcard reminding employees to enroll in Critical Illness coverage if they wish and reminding them of the enrollment deadlines.

- CI55.08**                    **Reminder Chasing Email.** This is our nationwide email which may be distributed by MetLife or by the employer to inform employees how many days are left to enroll for Critical Illness coverage.
- CI56.08**                    **1<sup>st</sup> Sale Slipsheet (Simplified Issue).** This brochure gives a fuller explanation of Critical Illness coverage.
- CI57.08**                    **Overview (Simplified Issue).** This is a summary of the Critical Illness product.
- CI58.08**                    **1<sup>st</sup> Sale Slipsheet (Fully Underwritten).** This brochure gives a fuller explanation of Critical Illness coverage.
- CI59.08**                    **Overview (Fully Underwritten).** This is a summary of the Critical Illness product.
- CI60.08**                    **Employer Email-Letter.** This is our nationwide letter that will be sent to employees. It describes MetLife's Critical Illness insurance and answers some frequently asked questions about this coverage.
- CI61.08**                    **Employer 1<sup>st</sup> Sale Presentation.** This is the MetLife sales presentation which may be given to employees.
- CI62.08**                    **Employer-Paid Slipsheet.** This brochure gives a fuller explanation of Critical Illness coverage.
- CI63.08**                    **My Benefits Simplified Issue Intranet Site.** This is the MyBenefits website which employees may use to enroll.
- CI64.08**                    **My Benefits Fully Underwritten Intranet Site.** This is the MyBenefits website which employees may use to enroll.

Please address all correspondence regarding this filing as follows:

Metropolitan Life Insurance Company  
Contract Filing Unit, Area 6E  
1 MetLife Plaza  
Long Island City, NY 11101-4015

If you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone, fax or e-mail (see upper left-hand corner of this letter).

Very truly yours,



Kris Ann E. Cappelluti  
Senior Contract Analyst

**Life, Accident & Health, Annuity, Credit Transmittal Document**

Reset Form

<b>1.</b>	<b>Prepared for the State of</b>	Arkansas
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<b>2.</b>	<b>Department Use Only</b>	
	<b>State Tracking ID</b>	

<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>STATE #</b>
	Metropolitan Life Insurance Co. 27-01 Queens Plaza N. 6 <sup>th</sup> Floor Long Island City, NY 11101-4015	NY	Life	241	65978	13-5581829	

<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>
	Kris Ann Cappelluti Metropolitan Life Insurance Co. 27-01 Queens Plaza N. Area 6E Long Island City, NY 11101-4015	(212) 578-3029	(212) 578-6247	kcappelluti@metlife.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number: NY08-9 KC</b>
-----------	---

<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b> <input type="checkbox"/> Previous file #
-----------	---

<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise
		<input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large
		<input checked="" type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____

<b>9.</b>	<b>Type of Insurance</b>	H07G Group Health – Specified Disease – Limited Benefit
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<b>10.</b>	<b>Product Coding Matrix Matix Filing Code</b>	H07G.001 Critical Illness
------------	--	---------------------------

<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b>FORMS</b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other  <input type="checkbox"/> <b>RATES</b> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATES:</b> _____ Please explain:  <b>SUPPORTING DOCUMENTATION</b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
<b>12.</b>	<b>Filing Submission Date</b>	<b>July 30, 2008</b>
<b>13.</b>	<b>Filing Fee (If required)</b>	Amount \$ <u>375.00</u> Date <u>July 30, 2008</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number <u>EFT</u>
<b>14.</b>	<b>Date of Domiciliary Approval</b>	
<b>15.</b>	<b>Filing Description:</b>  <b>PLEASE SEE COVER LETTER</b>	

**View Complete Filing Description**

<b>16.</b>	<b>Certification (If required)</b>	
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory provisions for the state of <u>Arkansas</u></p> <p>Print Name <u>Kris Ann Cappelluti</u> Title: <u>Senior Contract Analyst</u></p> <p>Original Signature <u><i>Kris Ann Cappelluti</i></u> Date: <u>July 30, 2008</u></p>		

<b>17.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>		<b>NY08-9 KC</b>
<b>This filing corresponds to rate filing company tracking number</b>		

	Document Name	Form Number		Replace Form Number Previous State Filing Number
	Description			
01	Advertising	CI50.087A	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
02	Advertising	CI51.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03	Advertising	CI52.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04	Advertising	CI53.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05	Advertising	CI54.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06	Advertising	CI55.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07	Advertising	CI56.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08	Advertising	CI57.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09	Advertising	CI58.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10	Advertising	CI59.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
11	Advertising	CI60.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
12	Advertising	CI61.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
13	Advertising	CI62.0	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
14	Advertising	CI63.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
15	Advertising	CI64.08	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

18.		Rate Filing Attachment n/a		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name Description	Affected Form Numbers		Previous State Filing Number
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1