

SERFF Tracking Number: META-126280745 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43406  
 Company Tracking Number: NY06-11 JD (LW)  
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness  
 Limited Benefit  
 Product Name: Critical Illness Insurance - Advertisement  
 Project Name/Number: CI30.09/NY06-11 JD

## Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Critical Illness Insurance - Advertisement SERFF Tr Num: META-126280745 State: Arkansas

TOI: H07G Group Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 43406

Sub-TOI: H07G.001 Critical Illness Co Tr Num: NY06-11 JD (LW) State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Sandra Bennett, Ruth

Rivera, Linda Williams

Date Submitted: 09/02/2009

Disposition Date: 09/22/2009

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: CI30.09

Project Number: NY06-11 JD

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/22/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Employer, Association

Explanation for Other Group Market Type:

State Status Changed: 09/22/2009

Created By: Linda Williams

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Linda Williams

Filing Description:

This is a Critical Illness Insurance Advertising filing. Please see the Cover Letter attached to the Supporting Documentation tab for a detailed description of this filing.

## Company and Contact

### Filing Contact Information

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William D. Wilson, Staff Analyst  
 501 Route 22 908-253-2290 [Phone]  
 Bridgewater, NJ 08807

**Filing Company Information**

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$900.00  
 Retaliatory? No  
 Fee Explanation: \$25.00 Per Advertising Form (Total of 36 forms)  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$900.00	09/02/2009	30287658

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/22/2009	09/22/2009



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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	NAIC Transmittal Form	Approved-Closed	Yes
Form	Coming Soon Postcard	Approved-Closed	Yes
Form	Postcard Announcement	Approved-Closed	Yes
Form	Open Enrollment Letter	Approved-Closed	Yes
Form	Coming Soon Newsletter	Approved-Closed	Yes
Form	Reminder Postcard	Approved-Closed	Yes
Form	Announcement Newsletter	Approved-Closed	Yes
Form	Last Chance Email (Short)	Approved-Closed	Yes
Form	Last Chance Email (Long)	Approved-Closed	Yes
Form	Short Announcement Email	Approved-Closed	Yes
Form	Reminder Email	Approved-Closed	Yes
Form	Kickoff Email	Approved-Closed	Yes
Form	Benefit Book	Approved-Closed	Yes
Form	Coming Soon Email	Approved-Closed	Yes
Form	Reminder Email	Approved-Closed	Yes
Form	Benefit Book	Approved-Closed	Yes
Form	Announcement Email	Approved-Closed	Yes
Form	Coming Soon Email	Approved-Closed	Yes
Form	Welcome Letter (long version)	Approved-Closed	Yes
Form	Kickoff Email	Approved-Closed	Yes
Form	Flyer	Approved-Closed	Yes
Form	Kickoff Email	Approved-Closed	Yes
Form	Flyer	Approved-Closed	Yes
Form	Group Presentation	Approved-Closed	Yes
Form	Flyer	Approved-Closed	Yes
Form	Flyer	Approved-Closed	Yes
Form	Reminder Email	Approved-Closed	Yes
Form	Coming Soon Email	Approved-Closed	Yes
Form	Kickoff Email	Approved-Closed	Yes
Form	Kickoff Letter	Approved-Closed	Yes
Form	Last Chance Reminder Email	Approved-Closed	Yes



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## Form Schedule

### Lead Form Number: CI30.09

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 09/22/2009	CI30.09	Advertising	Coming Soon Postcard	Initial			CI30.09Postcard Text Coming Soon.pdf
Approved-Closed 09/22/2009	CI31.09	Advertising	Postcard Announcement	Initial			CI31.09Postcard Text Announcement.pdf
Approved-Closed 09/22/2009	CI32.09	Advertising	Open Enrollment Letter	Initial			CI32.09SI Intranet language.pdf
Approved-Closed 09/22/2009	CI33.09	Advertising	Coming Soon Newsletter	Initial			CI33.09SI Coming Soon Newsletter Copy.pdf
Approved-Closed 09/22/2009	CI34.09	Advertising	Reminder Postcard	Initial			CI34.09Postcard Text Reminder.pdf
Approved-Closed 09/22/2009	CI35.09	Advertising	Announcement Newsletter	Initial			CI35.09SI Announcement Newsletter Copy.pdf
Approved-Closed 09/22/2009	CI36.09	Advertising	Last Chance Email (Short)	Initial			CI36.09Short LastChanceEmail.pdf
Approved-Closed 09/22/2009	CI37.09	Advertising	Last Chance Email (Long)	Initial			CI37.09LongLastChanceEmail.pdf
Approved-Closed	CI38.09	Advertising	Short Announcement Email	Initial			CI38.09Short Announcement

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09/22/2009				ntEmail.pdf
Approved- Closed	CI39.09	Advertising Reminder Email	Initial	CI39.09Short ReminderEm ail.pdf
09/22/2009				CI40.09Short KickoffEmail.p df
Approved- Closed	CI40.09	Advertising Kickoff Email	Initial	CI40.09Short KickoffEmail.p df
09/22/2009				CI41.09Short Benefit Book Copy.pdf
Approved- Closed	CI41.09	Advertising Benefit Book	Initial	CI41.09Short Benefit Book Copy.pdf
09/22/2009				CI42.09Short ComingSoon Email.pdf
Approved- Closed	CI42.09	Advertising Coming Soon Email	Initial	CI42.09Short ComingSoon Email.pdf
09/22/2009				CI43.09Short ReminderEm ailwithrates.p df
Approved- Closed	CI43.09	Advertising Reminder Email	Initial	CI43.09Short ReminderEm ailwithrates.p df
09/22/2009				CI44.09Long Benefit Book Copy.pdf
Approved- Closed	CI44.09	Advertising Benefit Book	Initial	CI44.09Long Benefit Book Copy.pdf
09/22/2009				CI45.09Long Announceme ntEmail.pdf
Approved- Closed	CI45.09	Advertising Announcement Email	Initial	CI45.09Long Announceme ntEmail.pdf
09/22/2009				CI46.09Long ComingSoon Email.pdf
Approved- Closed	CI46.09	Advertising Coming Soon Email	Initial	CI46.09Long ComingSoon Email.pdf
09/22/2009				CI47.09Long VersionWelco me Letter.pdf
Approved- Closed	CI47.09	Advertising Welcome Letter (long version)	Initial	CI47.09Long VersionWelco me Letter.pdf
09/22/2009				CI48.09Short KickoffEmailw ithrates.pdf
Approved- Closed	CI48.09	Advertising Kickoff Email	Initial	CI48.09Short KickoffEmailw ithrates.pdf
09/22/2009				CI49.09GI Flyer.pdf
Approved- Closed	CI49.09	Advertising Flyer	Initial	CI49.09GI Flyer.pdf
09/22/2009				CI50.09Long KickoffEmail.p
Approved- Closed	CI50.09	Advertising Kickoff Email	Initial	CI50.09Long KickoffEmail.p

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09/22/2009				df
Approved- Closed	CI51.09	Advertising Flyer	Initial	CI51.09NewH ireSIFlyer.pdf
09/22/2009				
Approved- Closed	CI52.09	Advertising Group Presentation	Initial	CI52.09SIFlyer Group Presentation. pdf
09/22/2009				
Approved- Closed	CI53.09	Advertising Flyer	Initial	CI53.09SIFlye r.pdf
09/22/2009				
Approved- Closed	CI54.09	Advertising Flyer	Initial	CI54.092.0E mployerPaidS IFlyer.pdf
09/22/2009				
Approved- Closed	CI55.09	Advertising Reminder Email	Initial	CI55.09Long ReminderEm ail.pdf
09/22/2009				
Approved- Closed	CI56.09	Advertising Coming Soon Email	Initial	CI56.09 GI Coming Soon Email.pdf
09/22/2009				
Approved- Closed	CI57.09	Advertising Kickoff Email	Initial	CI57.09 GI Kickoff Email.pdf
09/22/2009				
Approved- Closed	CI58.09	Advertising Kickoff Letter	Initial	CI58.09 GI Kickoff Letter.pdf
09/22/2009				
Approved- Closed	CI59.09	Advertising Last Chance Reminder Email	Initial	CI59.09 GI Last Chance Reminder Email.pdf
09/22/2009				
Approved- Closed	CI60.09	Advertising Reminder Email	Initial	CI60.09 GI Reminder Email.pdf
09/22/2009				
Approved- Closed	CI61.09	Advertising Kickoff Reminder Postcard	Initial	CI61.09 GI Kickoff Reminder PostcardText.
09/22/2009				

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Approved- Closed 09/22/2009	CI62.09	Advertising Kickoff Newsletter Article	Initial	pdf CI62.09 GI Kickoff Newsletter Article.pdf
Approved- Closed 09/22/2009	CI63.09	Advertising Coming Soon Newsletter Article	Initial	CI63.09 GI Coming Soon Newsletter Article.pdf
Approved- Closed 09/22/2009	CI64.09	Advertising Employer Paid Sales Presentation	Initial	CI64.09 Employer Paid Sales Presentation. pdf
Approved- Closed 09/22/2009	CI65.09	Advertising Guaranteed Issue Sales Presentation	Initial	CI65.09 GI Sales Presentation. pdf

# Postcard Coming Soon Text

## Front Panel

[Could You Withstand the Financial Impact of a Critical Illness?]

## Back Panel

[XYZ Employees]

[Did you know that a critical illness can have a major financial impact on a household?<sup>1</sup>]

**Coming Soon** -- a way for [XYZ Employees] to help build their own financial safety net – ***Critical Illness Insurance from MetLife***. This supplemental insurance option complements your existing medical and disability income insurance coverage. It can help ease the potential financial impact of certain critical illnesses by providing you with a lump-sum benefit that can help you pay for some of the expenses associated with a covered condition.

Enrollment Period: [DATE] – [DATE]. Mark your calendar, enrollment begins soon!

## Box

[For more information, please call 1 800 GET-MET 8 (1-800-438-6388) or by logging onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).]

[<sup>1</sup>The average out-of-pocket cost for individuals who experience a critical illness such as a heart attach, cancer or stroke is over \$7,000.00: “Critical Illness Financial Impact” survey, conducted by GfK NOP for MetLife, September 2006.]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166.

L10087310[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

# Postcard Announcement Text

## Front Panel

Do You Have a Personal Financial Safety Net....Just in Case?

## Back Panel

[XYZ Employees]

[Did you know that a critical illness can have a major financial impact on a household?<sup>1</sup>]

**It's here!** -- a new way that can help [XYZ Employees] gain the peace of mind needed to concentrate on recovery instead of expenses – ***Critical Illness Insurance from MetLife***. This supplemental insurance option complements your existing medical and disability income insurance coverage. It can help ease the potential financial impact of certain critical illnesses by providing you with a lump-sum benefit that can help you pay for some of the expenses associated with a covered condition – *it's an important component of your personal financial safety net.*

**The Time to Enroll is Now:** [DATE] – [DATE]. Hurry, this opportunity to apply for coverage ends soon!

## Box

[For more information, please call 1 800 GET-MET 8 (1-800-438-6388) or by logging onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).]

<sup>1</sup>The average out-of-pocket cost for individuals who experience a critical illness such as heart attack, cancer or stroke is over \$7,000. "Critical Illness Financial Impact" survey, conducted by GfK NOP for MetLife, September 2006.]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information]

Metropolitan Life Insurance Company, New York, NY 10166.

L10087313[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

## Open Enrollment: Critical Illness Insurance Complements Your Medical Plans

MetLife Critical Illness Insurance (CII) is a voluntary benefit designed to complement but not replace your current medical coverage.

If you apply for coverage and are approved, the coverage pays a lump-sum benefit if you meet all certificate requirements and you experience one of the covered conditions within three distinct categories as defined in the certificate: certain cancer-related conditions, certain heart-related conditions and certain other conditions. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

You can apply to purchase [\$10,000] of CII coverage for you and your spouse[/domestic partner\*] and [\$10,000] for your dependent children through [open enrollment website/by calling/by mailing back the enrollment form]. Please note that you must have medical insurance in place to be approved for coverage.

It's really up to you how you use the payment. You can use the lump-sum payment to help pay for additional expenses that may not be covered by your medical insurance or for any day-to-day living expenses, such as:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

The lump-sum payment offers financial flexibility. For example, it can be used to help offset the cost of seeing specialists in other geographic locations, pursuing alternative therapies or to enable a relative to take time off from work to assist during treatment and recovery.

For additional information on the CII benefit, call 1-800-GET-MET8 (1-800-438-6388) to speak with a Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., ET.

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information]

Metropolitan Life Insurance Company, New York, NY 10166.

L0409034206[exp0410][xCT,FL,NJ,NY]

CI32.09

**Coming Soon to [XYZ Company Employees]:  
MetLife Critical Illness Insurance –  
A Complement to Your Current Medical Plan**

Many individuals have had a family member, friend or acquaintance who has felt the physical 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. Despite having good medical insurance, there are still some expenses associated with a critical illness that most medical plans do not cover.

There is something that can help you meet these expenses. MetLife Critical Illness Insurance (CII) is a voluntary benefit designed to complement but not replace your current medical coverage.

If you apply and are approved for Critical Illness Insurance, the coverage pays a lump-sum benefit if you meet all certificate requirements and experience one of the covered conditions within three distinct categories (as defined in the certificate): certain cancer-related conditions, certain heart-related conditions and certain other conditions. You may use this lump-sum payment as you see fit to help you keep your family finances on track should you experience a covered condition.

[Open Enrollment is Coming Soon.] During this period, you can apply to purchase [\$10,000] of CII coverage for you and your spouse/[domestic partner\*] and [\$10,000] for your dependent children through [open enrollment website/by calling/by mailing back the enrollment form]. Please note that you must have medical insurance in place to be approved for coverage.

It's really up to you how you use the payment. In the event of a covered condition within any of the categories, you can use the lump-sum payment to help pay for additional expenses that may not be covered by your medical insurance or for any day-to-day living expenses, such as:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

For additional information on the CII benefit, call 1-800-GET-MET8 (1-800-438-6388) to speak with a MetLife Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., ET.

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

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

Metropolitan Life Insurance Company, New York, NY 10166

L0409034459[exp0410][xCT,FL,NJ,NY]

## 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 the Critical Illness Insurance enrollment form that was mailed to you 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

L10087410[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

## Open Enrollment: Critical Illness Insurance Can Help You Prepare for the Unexpected!!

As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.<sup>1</sup> However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” Preparation is the key— especially when it comes to a critical illness.

Now from MetLife...a product that can help employees achieve the peace of mind needed to concentrate on recovery instead of finances – **Critical Illness Insurance (CII)**. Think about these expenses:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

By themselves, these expenses may not seem significant, but together they can add up. [In fact, the average out-of-pocket expenses for individuals who experience a critical illness such as a heart attack, stroke, or cancer is over \$7,000<sup>2</sup>.] *Could your nest egg withstand the potential financial impact?*

CII is a voluntary benefit designed to complement, but not replace your current medical coverage.

If you apply for CII and are approved, the coverage pays a lump-sum benefit if you meet the certificate requirements and you experience one of the covered conditions within three distinct categories as defined in the certificate: certain cancer-related conditions, certain heart-related conditions and certain other conditions. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

You can apply to purchase between [\$10,000 and \$100,000] of CII coverage for you and your spouse[/domestic partner]\* and [\$10,000] for your dependent children through [open enrollment website/by calling/by mailing back the enrollment form]. Please note that you must have medical insurance in place to be approved for coverage.

For additional information on the CII benefit, call 1-800-GET-MET8 (1-800-438-6388) to speak with a MetLife Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., ET.

<sup>1</sup>US fed govt site as 2009 - US Dept of Labor

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

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166

L0409034218[exp0410][xCT,FL,NJ,NY]

## **Short Last Chance E-Mail**

**Subject Line:** This is your last opportunity to enroll for [\$10,000] of Critical Illness Insurance from MetLife during the [benefit enrollment period.]. Hurry, your enrollment period ends soon!

[XYZ employees] – You have [X] days left to apply for a category benefit amount of [ \$10,000] of Critical Illness Insurance from MetLife. This coverage can provide a lump sum benefit payment in the event you experience certain critical illnesses. If you experience one of the covered conditions 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 be used for anything from co-pays and deductibles to mortgage payments and child care.

**This is your last chance to apply during the [benefit enrollment period].**

Think about your own day-to-day expenses and the out-of-pocket expenses related to a critical illness. Could you withstand the potential financial impact? Critical Illness Insurance (CII) from MetLife can help prevent you from having to tap into savings you have already set aside. Enroll today!

**Questions?** [Call **1 800 GET MET 8** and a MetLife Customer Service Representative will be happy to answer your questions/log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

**Enroll Today** – The enrollment period ends [DATE].

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166

L10087463[exp1009][xCT,FL,HLMN,NJ,NY,WA][xPR]

CI36.09

## **Last Chance E-Mail**

**Subject Line:** This is your last opportunity to apply for [\$10,000] of Critical Illness Insurance from MetLife [during the benefit enrollment period.]. Hurry, your enrollment period ends soon!

[XYZ employees] – You have [X] days left to apply for a category benefit amount of [\$10,000] of Critical Illness Insurance from MetLife. This coverage can provide a lump sum benefit payment in the event you experience certain critical illnesses. If you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### **This is your last chance to apply during the [benefit enrollment period].**

Think about your own day-to-day expenses and the out-of-pocket expenses related to a critical illness. Could you withstand the potential financial impact? Critical Illness Insurance (CII) from MetLife can help prevent you from having to tap into savings you have already set aside. Enroll today!

**Questions?** [Call **1 800 GET MET 8** and a MetLife Customer Service Representative will be happy to answer your questions/log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

**Enroll Today** – The enrollment period ends [DATE].

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

Metropolitan Life Insurance Company, New York, NY 10166

L10089654[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

## **Short Announcement E-Mail**

**Subject Line: Critical Illness Insurance from MetLife** is now available from [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000] of Critical Illness Insurance from MetLife.

**[When: <DATE> at <WHERE>]**

Please review the following information to find out more about this important benefit:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> That is why the last thing that you want to worry about is having to dip into your savings to pay the bills should you experience critical illnesses. Now there's a product that complements your medical and disability income insurance and can help pay for some expenses associated with certain critical illnesses – **Critical Illness Insurance from MetLife**.

Now, MetLife would like to offer you and your spouse the opportunity to enroll for coverage for you and your family. During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner**<sup>2</sup>: [\$10,000] (same option as employee) provided employee enrolled for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee enrolled for coverage.

### **What Are The Covered Conditions?**

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment in the event that you or your covered dependent experience one of the covered conditions: cancer<sup>3</sup>, heart attack, stroke<sup>4</sup>, kidney failure, major organ transplant, bone marrow transplant, heart transplant and coronary artery bypass graft<sup>3</sup>.

### **How Do I Apply?**

For additional information about the product and to apply for MetLife Critical Illness Insurance, [please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST/through the mail/by logging onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

<sup>1</sup> MetLife's Fifth Annual Study of Employee Benefits Trends, March 2007

<sup>2</sup> Coverage for domestic partners and civil union partners varies by state. Please contact MetLife for more information.

<sup>3</sup> For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

<sup>4</sup> In certain instances, the covered condition is severe stroke.

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166.  
L10086841[exp0909][xCT,FL,HI,MN,NJ,NY,WA][xPR]

## Short Reminder E-Mail

Subject Line: **REMINDER -- Critical Illness Insurance from MetLife** is now available for [XYZ Company] employees. You have only [X] days to take advantage of this offer.

[XYZ Company] would like to remind our [employees/associates] to apply for a [\$10,000] category benefit amount of Critical Illness Insurance from MetLife.

### **[Only X Days Left]**

Please review the following information to learn how this important benefit can help you alleviate some of the financial burden if you experience certain critical illnesses:

[As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.<sup>1</sup> However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” Did you know that the average out-of-pocket expenses for those individuals who experience a critical illness such as a heart attack, stroke\* or cancer is over \$7,000?<sup>2</sup> Preparation is the key. Think about your own day-to-day expenses and the average out-of-pocket expenses related to a critical illness.

$$\overline{\text{Living Expenses}} \times \overline{3 \text{ to } 6 \text{ Months}} + \overline{\$7,000 \text{ out-of-pockets costs}} = \overline{\$ \text{ Amount}}$$

The above calculation can illustrate the potential financial consequences when you experience a critical illness.

Putting aside that much money may not fit with your current financial goals; however, by enrolling for \$10,000 of critical illness insurance, you can help alleviate some of the financial burden should you experience one of the covered conditions.

**Reminder** -- As a [Your Company] employee, you, your spouse[/domestic partner\*\*], and your dependent child(ren) now have the opportunity to apply for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse [/domestic partner\*\*] can apply [through your company’s universal enrollment form] [using the enclosed enrollment form].

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

With MetLife Critical Illness Insurance, you can apply for a category benefit amount of [ \$10,000.] If you are approved for coverage and you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### **How Do I Apply?**

[For more information about the product and to apply, please log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

<sup>1</sup> *Planning for Financial Emergencies*, Journal of Financial Planning Association. Available at [www.fpanet.org](http://www.fpanet.org). I believe this was updated. There is no date listed. Confirm this is still accessible and provide date.<sup>2</sup> Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

\*In certain states the condition is severe stroke.

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, New York 10166.

L0409031582[exp0410][xCT,FL,NJ,NY][xPR]

# **Kickoff E-Mail**

**Subject Line:** Critical Illness Insurance from MetLife is now available to employees of [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000] of Critical Illness Insurance from MetLife.

**[When: <DATE> at <WHERE>]**

Please review the following information to find out more about this important benefit:

The medical headlines are filled with good news. The survival rate of patients who experience many critical illnesses is rising.<sup>1</sup> Many people are beating the odds and going on to live strong vital lives. But with the good comes the not so good. [Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?<sup>2</sup> [In addition, those individuals who lost income as a result of experiencing a critical illness such as a heart attack, stroke or cancer lost an average of over \$25,000 of income.<sup>3</sup> That's why [XYZ Company] is giving their employees an opportunity to apply for MetLife Critical Illness Insurance.

During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000 ]
- **Spouse:** [\$10,000] (same option as employee) provided employee applies and is selected for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided employee applies and is selected for coverage.

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

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000]. If you experience one of the covered conditions 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 be used for anything from co-pays and deductibles to mortgage payments and child care.

## **What Are The Covered Conditions?**

MetLife Critical Illness Insurance provides you with financial help – a lump-sum benefit payment – in the event that your or your covered dependent experience one of the covered conditions: cancer\*, heart attack\*, stroke\*, kidney failure, major organ transplant, bone marrow transplant, heart transplant and coronary artery bypass graft .

## **How Do I Apply?**

For additional information about the product and to apply for MetLife Critical Illness Insurance, please log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). [Full details about MetLife Critical Illness Insurance will be arriving in your mailbox soon.]

<sup>1</sup> American Heart Association, 2009 Heart Disease and Stroke Statistics Update; American Cancer Society, 2008 Cancer Facts and Figures.

<sup>2,3</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, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, New York 10166

L10087462[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

# ***BENEFIT BOOK LANGUAGE***

**MetLife Critical Illness Insurance (CII).** Designed as a complement to medical and disability income coverage, Critical Illness Insurance pays a lump-sum benefit payment if you experience one of the covered conditions.

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

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000]. If you are approved for coverage and 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### **Coverage Options:**

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner<sup>++</sup>:** [\$10,000] (same option as employee) provided the employee applied and is selected for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applied and is selected for coverage.

## **What Are The Covered Conditions?**

Category 1 incorporates certain cancer-related conditions

- Full Benefit Cancer
- Partial Benefit Cancer\*
- Bone Marrow Transplant

Category 2 incorporates certain heart-related conditions

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

Category 3 incorporates certain other covered conditions

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

## **Can You Explain How Payments Within Each Category Occur?**

You can receive benefit payments in the three different categories:

- You apply for a [\$10,000] category benefit amount and are approved for coverage.
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart and other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.
- The lump-sum benefit payment you will receive works like this:
  1. For Coronary Artery Bypass Graft and Partial Benefit Cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category.
  2. For all other covered conditions, you will receive 100% of the category benefit amount.
  3. After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with another covered condition that falls within one of the two remaining categories, you can receive another lump-sum benefit payment for that category.\*\*
- Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

<sup>+</sup>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 covered individual experience another one of the covered conditions in the same category while the certificate is in force.

<sup>++</sup> 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 from the covered condition that occurred at the start of the benefit suspension period. If a covered condition first occurs during the benefit suspension period, the next occurrence will be treated as a first occurrence.

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

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

# Coming Soon E-Mail

Subject Line: Coming soon to [XYZ Company] -- **Critical Illness Insurance from MetLife**

[XYZ Company] would like to invite our [employees/associates] to learn more about an important new benefit: Critical Illness Insurance from MetLife.

[When: <DATE> at <WHERE>]

Please review the following information to find out more about this important benefit:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> That is why the last thing that you want is to worry about having to dip into your savings to pay the bills should you experience a critical illness. Now there's a product that complements your medical and disability income insurance and can help pay for some expenses associated with a critical illness – **Critical Illness Insurance from MetLife.**

Now, MetLife would like to offer you and your spouse the opportunity to apply for coverage for you and your family. During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner<sup>++</sup>:** [\$10,000] (same option as employee) provided employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

## **What Are The Covered Conditions?**

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment in the event that you or your covered dependent experience one of the covered conditions in three distinct categories:

- **Category 1** incorporates certain **cancer**-related conditions: Full Benefit Cancer, Partial Benefit Cancer\* and Bone Marrow Transplant.
- **Category 2** incorporates certain **heart**-related conditions: Heart Attack, Heart Transplant, Stroke<sup>+</sup> and Coronary Artery Bypass Graft\*
- **Category 3** incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure

## **Can You Explain How Payments Within Each Category Occur?**

[With the **additional occurrence benefit** -- a covered employee with a critical illness insurance certificate with a category benefit amount of \$10,000 can receive a total of \$30,000. This is the maximum amount that you could get under a certificate with a \$10,000 category benefit amount if you experience covered conditions in all three categories.]

## **Where Can I Get Additional Information?**

For additional information about the product and to apply for MetLife Critical Illness Insurance, [please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST/through the mail/by logging onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). A MetLife Representative will be here to share with <XYZ Company> employees the details of the plan, how it can complement your current medical coverage, the many uses for the lump-sum payment and to answer any of your questions].

<sup>1</sup> MetLife's Sixth Annual Study of Employee Benefits Trends, March 2008

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

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

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

MetLife Critical Illness Insurance (CII) is a limited policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and benefit suspension period between covered conditions in different categories. Please contact MetLife for more information.

Metropolitan Life Insurance Company, New York, NY 10166.

L09085636[exp0210][xCT,FL,HI,MN,NJ,WA][xPR]

## Reminder E-Mail

Subject Line: **REMINDER -- Critical Illness Insurance from MetLife** is now available for [XYZ Company] employees. You have only [X] days to take advantage of this offer.

[XYZ Company] would like to remind our [employees/associates] to apply for a [\$10,000] category benefit amount of Critical Illness Insurance from MetLife.

### **[Only X Days Left]**

Please review the following information to learn how this important benefit can help you alleviate some of the financial burden if you experience certain critical illnesses:

[As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.<sup>1]</sup> [However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” Did you know that the average out-of-pocket expenses for those individuals who experience a critical illness such as a heart attack, stroke<sup>†</sup> or cancer is over \$7,000?<sup>2]</sup> Preparation is the key; a critical illness can occur when you least expect it. Think about your own day-to-day expenses and the average out-of-pocket expenses related to a critical illness.

$$\overline{\text{Living Expenses}} \times \overline{3 \text{ to } 6 \text{ Months}} + \overline{\$7,000 \text{ out-of-pockets costs}} = \overline{\$ \text{ Amount}}$$

The above calculation can illustrate the potential financial consequences when you experience a critical illness.

Putting aside that much money may not fit with your current financial goals; however, by enrolling for [\$10,000] of critical illness insurance, you can help alleviate some of the financial burden should you experience one of the covered conditions.

**Reminder** -- As a [Your Company] employee, you, your spouse[/domestic\*\*], and your dependent child(ren) now have the opportunity to apply for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse [/domestic partner\*\*] can apply [through your company’s universal enrollment form] [using the enclosed enrollment form].

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

With MetLife Critical Illness Insurance, you can apply for a category benefit amount of [\$10,000]. If you are approved for coverage and you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### **[How Much Will the Plan Cost?]**

[A sample rate for a <42>\* year old [XYZ Company] employee, paid [weekly] is:

Coverage Amount	[Monthly Cost]
\$10,000	<X.XX>

*\*Your age is calculated as of December 31, 2008.]*

[or]

[Rates for Critical Illness Insurance are below:

[CII Completed Rate Chart for SI Inserted]]

Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to click on the following link [[Outline of Coverage/ Disclosure Statement](#)] for details including the exclusions and limitations which apply to coverage. For additional rate information, please go to [[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and click on "Determine an Estimated Cost."/refer to our benefit booklet for additional rates/refer to our Intranet].

## How Do I Apply?

[For more information about the product and to apply, please log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

<sup>1</sup> United States Department of Labor, Savings Basics. [www.dol.gov/wb/moneysavings.htm](http://www.dol.gov/wb/moneysavings.htm). Accessed April 20, 2009.

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

†In certain states the condition is severe stroke.

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

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

Metropolitan Life Insurance Company, New York, New York 10166.

L0509036957[exp0510][xCT,FL,NJ,NY]

# BENEFIT BOOK LANGUAGE

**MetLife Critical Illness Insurance (CII).** Designed as a complement to your current medical and disability insurance coverage, Critical Illness Insurance pays a lump-sum benefit payment if you experience one of the covered medical conditions.

## How Does MetLife Critical Illness Insurance Work?

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000]. If you are approved for coverage and 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### Coverage Options:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse:** [\$10,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

## What Are The Covered Conditions?

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

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

### Category 1—cancer-related

Full Benefit Cancer  
Partial Benefit Cancer\*  
Bone Marrow Transplant

### Category 2--heart-related

Heart Attack  
Stroke+  
Coronary Artery Bypass Graft\*  
Heart Transplant

### Category 3—other conditions

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

## Can You Explain How Payments Within Each Category Occur?

You can receive benefit payments in three different categories:

- You apply and are approved for a category benefit amount of [\$10,000].
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.
- The lump-sum benefit payment 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 category.
  - For all other covered conditions, you will receive 100% of the category benefit amount provided that you have not received a partial benefit payment for a covered condition in that same category. \*\*
  - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other covered condition that falls within one of the two remaining categories, you can receive another lump-sum benefit payment for the same 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 the covered individual 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 covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories.

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

L1208007584[exp1209][xCT,FL,HI,MN,NJ,NY][xPR]

**{{Optional}}**

**[Category Benefit Example]**

The following is a payment example for an employee who purchased a \$10,000 maximum category benefit payment where all group policy and certificate requirements for coverage have been met:

<p>You are diagnosed as having lung cancer.</p>	<p>MetLife would pay 100% of the maximum category benefit amount for Category 1 = \$10,000. 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>Two years later, you have a coronary artery bypass graft.</p> <hr/> <p>Then, the following year, you suffer a debilitating stroke.</p>	<p>MetLife would pay 25% of the maximum benefit amount for Category 2 = \$2,500. You would still have 75% of the maximum benefit amount to use if you experience another Category 2 – Heart Related condition.</p> <hr/> <p>MetLife would pay the remaining 75% of the maximum category benefit amount for Category 2 = 75% of \$10,000 = \$7,500. 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>Three years later, you have kidney failure.</p>	<p>MetLife would pay 100% of the maximum category benefit amount for Category 3 = \$10,000. Since you have exhausted 100% of the category benefit amounts in each of the three categories, the coverage is terminated.</p>
<p>The above example illustrates that during the life of the Critical Illness Insurance certificate with a category benefit amount of \$10,000, it is possible to receive a total of \$30,000. This is the maximum amount that you could get under a certificate with a \$10,000 category benefit amount.</p>	

# Announcement E-Mail

Subject Line: **Critical Illness Insurance from MetLife** is now available from [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000] of Critical Illness Insurance from MetLife.

**[When: <DATE> at <WHERE>]**

Please review the following information to find out more about this important benefit:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> That is why the last thing that you want to worry about is having to dip into your savings to pay the bills should you experience certain critical illnesses. After all, you would like your financial picture to stay on course. Now there's a product that complements your medical and disability income insurance and can help pay for some expenses associated with certain critical illnesses – **Critical Illness Insurance from MetLife**.

Now, MetLife would like to offer you the opportunity to apply for coverage for you and your family. During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner<sup>++</sup>:** [\$10,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

This coverage could help prevent you from having to tap into savings you have already set aside. Are you as prepared as you could be?

## **What Are The Covered Conditions?**

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

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

### **Category 1—cancer-related**

Full Benefit Cancer  
Partial Benefit Cancer\*  
Bone Marrow Transplant

### **Category 2--heart-related**

Heart Attack  
Stroke+  
Coronary Artery Bypass Graft\*  
Heart Transplant

### **Category 3—other conditions**

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

## **Can You Explain How Payments Within Each Category Work?**

You can receive benefit payments in three different categories:

- You apply and are approved for a category benefit amount of \$10,000.
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.

(over, please)

- The lump-sum benefit payment 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 provided that you have not received a partial benefit payment for a covered condition in that same category.\*\*
  - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other covered condition that falls within one of the two remaining categories, you can receive another lump-sum benefit payment for the same category.\*\*
- Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

### **How Do I Apply?**

For additional information about the product and to apply for MetLife Critical Illness Insurance, [please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST/through the mail/by logging onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

[Full details about MetLife Critical Illness Insurance will be arriving in your mailbox very soon.]

<sup>1</sup> *MetLife's Fifth Annual Study of Employee Benefits Trends, March 2007*

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

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

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

\*\* There is a 180-day benefit suspension period between covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories.

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, New York 10166.

L10089633[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

# Coming Soon E-Mail

Subject Line: Coming Soon to [XYZ Company] -- **Critical Illness Insurance from MetLife**

[XYZ Company] would like to invite our [employees/associates] to learn more about an important [new] benefit: Critical Illness Insurance from MetLife.

**[When: <DATE> at <WHERE>][[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)]**

Please review the following information to find out more about this important benefit:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> That is why the last thing that you want to worry about is having to dip into your savings to pay the bills should you experience a critical illness. After all, you would like your financial picture to stay on course. Now there's a product that can help pay for some expenses associated with certain critical illnesses – **Critical Illness Insurance from MetLife**.

Now, MetLife would like to offer you and your spouse the opportunity to apply for coverage for you and your family. During the [XYZ Company] open enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner<sup>++</sup>:** [\$10,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

This coverage could help prevent you from tapping into savings you have already set aside. Are you fully prepared?

## **What Are The Covered Conditions?**

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

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

### **Category 1—cancer-related**

Full Benefit Cancer  
Partial Benefit Cancer\*  
Bone Marrow Transplant

### **Category 2--heart-related**

Heart Attack  
Stroke+  
Coronary Artery Bypass Graft\*  
Heart Transplant

### **Category 3—other conditions**

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

## **Can You Explain How Payments Within Each Category Work?**

You can receive benefit payments in three different categories:

- You apply for a category benefit amount of [\$10,000.]
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.

(over, please)

- The lump-sum benefit payment 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, provided that you have not received a partial benefit payment for a covered condition in that same category.\*\*
  - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other 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.

### **Where can I get additional information?**

For additional information about the product and to apply for MetLife Critical Illness Insurance, [please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST/log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)]. [A MetLife Representative will be here to share with <XYZ Company> employees the details of the plan, how it can complement your current medical insurance, the many possible uses for the lump-sum payment and to answer any of your questions]

[Full details about MetLife Critical Illness Insurance will be arriving in your mailbox very soon.]

<sup>1</sup> *MetLife's Fifth Annual Study of Employee Benefits Trends, March 2007*

\*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 same covered 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.

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

\*\* There is a 180-day benefit suspension period between covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories.

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166.

L10089658[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

## Employee Welcome Letter -- Long Version

**XYZ Company Employees  
Help Solidify Your Personal Safety Net  
Critical Illness Insurance from MetLife –  
Enrollment deadline: [Date]**

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

Dear <First Name>:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> This is why the last thing that you want to worry about is dipping into your savings to pay bills should you experience a critical illness. After all, you would like to keep your financial picture on track. What if there was a coverage that could help provide some type of financial protection in the event of certain critical illnesses? It's now available for employees of [XYZ Company] – **Critical Illness Insurance (CII) from MetLife**. This coverage could prevent you from having to tap into savings you have already set aside.

### How Does MetLife Critical Illness Insurance Work?

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000.] There are three separate categories – heart conditions, cancer-related conditions and other conditions. If you experience a covered condition 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.

### Can You Tell Me More About the Offer?

As a [XYZ Company] employee, you, your spouse[/domestic partner\*], and your dependent child(ren) now have the opportunity to apply for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse[/domestic partner\*] can apply for Simplified Issue Coverage [through your company's universal enrollment form] [using the enclosed enrollment form]:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse[/Domestic Partner\*]:** [\$10,000] - (Same option as employee) provided the employee has qualified for and enrolled for coverage.
- **Dependent Children:** [\$10,000] – [(Same option as employee) **delete “same option as employee” if the dependent children coverage amount is different than the employee coverage amount**] provided the employee has qualified for and enrolled for coverage.

This is a **limited-time opportunity** where you are only required to answer a few questions when applying for coverage. You may have the opportunity to purchase additional amounts of coverage at a later date. If MetLife approves your application, your CII coverage will go into effect on [Date].

### [How Much Would My Coverage Cost?

<First Name>, as a <42>\* year old XYZ Company employee, your weekly, per-pay-period rate would be:

Coverage Amount	[Weekly] Cost
[\$10,000]	\$X.XX

\* Your age is calculated as of 12/31/06.

- Call **1 800 GET-MET 8** (1-800-438-6388) to obtain rate information for your spouse and dependent children.

Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to read the enclosed [*Outline of Coverage/Disclosure Document*] for details.]

(over, please)

**How Do I Apply?**

[An enrollment form is included. Please fill out the form and mail it back to MetLife in the envelope provided. [You can apply through your company’s universal enrollment form].]

**How Does this Plan Complement my Existing Medical and Disability Income Coverage?**

Medical plans often provide coverage for hospital and medical expenses arising from a critical illness. Disability income insurance provides you with a stream of income if you are disabled and unable to work. Yet, recovering from a covered condition could mean lost income for you and your family. There are many expenses associated with a critical illness that these type of plans are not typically designed to pay:

- |                         |                             |                      |
|-------------------------|-----------------------------|----------------------|
| Co-pays and deductibles | Travel to treatment centers | Prescription Co-pays |
| Additional childcare    | Out-of-network treatments   | Car payments         |
| Mortgage and rent       | House hold bills            |                      |

MetLife Critical Illness Insurance can complement these other products, giving you more power over your finances should you experience a critical illness – helping you stay on your feet financially, focus on getting better and get back to work sooner.

**Is There Additional Information I Should Consider?**

Please read the enclosed materials carefully including the informative *Question and Answer* overview as well as the [Outline of Coverage/Disclosure Document]. If you have any questions, you can call toll-free **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).

Sincerely,

<XYZ Company Representative>  
<Title>

<sup>1</sup> MetLife’s Sixth Annual Study of Employee Benefits Trends, March 2008  
\*Coverage for domestic partners and civil union partners varies by state. Please contact MetLife for more information.

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

# Short Kickoff E-Mail With Rates

Subject Line: **Critical Illness Insurance from MetLife** is now available to employees of [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000] of Critical Illness Insurance from MetLife.

**[When: <DATE> at <WHERE>]**

Please review the following information to find out more about this important benefit:

The medical headlines are filled with good news. The survival rate of patients who experience many critical illnesses is rising.<sup>1</sup> Many people are beating the odds and going on to live strong vital lives. But with the good comes the not so good. [Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?<sup>2</sup> ][ In addition, those individuals who lost income as a result of experiencing a critical illness such as a heart attack, stroke or cancer lost an average of over \$25,000 of income.<sup>3</sup> ]That's why [XYZ Company] is giving its employees an opportunity to apply for MetLife Critical Illness Insurance.

During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse:** [\$10,000] (same option as employee) provided employee applies and is selected for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided employee applies and is selected for coverage.

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

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000.] If you are approved for coverage and if you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

## **What Are The Covered Conditions?**

MetLife Critical Illness Insurance provides you with financial help – a lump-sum benefit payment – in the event that your or your covered dependent experience one of the covered conditions: cancer<sup>\*\*</sup>, heart attack, stroke<sup>+</sup>, kidney failure, major organ transplant, bone marrow transplant, heart transplant and coronary artery bypass graft<sup>\*\*</sup>.

## **How Much Will the Plan Cost?**

[A sample rate for a <42>\* year old [XYZ Company] employee, paid [weekly] is:

Coverage Amount	[Monthly Cost]
\$10,000	<X.XX>

click [here](#) (insert Outline of Coverage / Disclosure Statement link) to see the exclusions and limitations applicable to coverage

*\*Your age is calculated as of December 31, 2006.]*

[or]

[Rates for Critical Illness Insurance are below:

[CII Completed Rate Chart for SI Inserted]]

Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to click on the following link [[Outline of Coverage/ Disclosure Statement](#)] for details including the exclusions and limitations which apply to coverage. For additional rate information, please go to [[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and click on "Determine an Estimated Cost."/refer to our benefit booklet for additional rates/refer to our Intranet]

## How Do I Apply?

For additional information about the product and to apply for MetLife Critical Illness Insurance, please log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). [Full details about MetLife Critical Illness Insurance will be arriving in your mailbox soon.]

<sup>1</sup> American Heart Association, 2007 Heart Disease and Stroke Statistics Update; American Cancer Society, 2006 Cancer Facts and Figures.

<sup>2,3</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, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that covered individual experience another one of the covered conditions in that category while the certificate is in force.

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

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

Metropolitan Life Insurance Company, New York, New York 10166

L10089625[exp1009][xCT,FL,HI,MN,NJ,NY,WA][xPR]

# Critical Illness Insurance - At A Glance

## What is MetLife Critical Illness Insurance (CII)?

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment of [\$10,000] in the event you or your covered dependent experience one of the covered medical conditions (as they are defined by the group Certificate) in three distinct categories.

**Category 1** incorporates certain **cancer**-related conditions

- Full Benefit Cancer
- Partial Benefit Cancer\*
- Bone Marrow Transplant

**Category 2** incorporates certain **heart**-related conditions

- Heart Attack
- Heart Transplant
- Stroke\*
- Coronary Artery Bypass Graft\*

**Category 3** incorporates certain **other** covered conditions

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

You may use this payment as you see fit to help pay for costs not typically covered by other types of insurance.

## How does MetLife CII work?

During this enrollment period, you and your spouse/[domestic partner\*\*] and dependent child(ren) can enroll for a category benefit amount of [\$10,000] of Critical Illness Insurance with no medical underwriting through [Customer Name]'s open enrollment. As a MetLife certificate holder, if you experience one of the covered conditions within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. The payment amount depends on the illness you experience.

## Can you explain how the category benefit payments work?

You enroll for a category benefit payment of [\$10,000]. If you are diagnosed with a covered condition in any of the three categories (cancer, heart and other), and meet the policy and certificate requirements, you will receive a lump sum benefit payment. The lump sum benefit payment you will receive works like this: 1) For coronary artery bypass graft and partial benefit cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category. 2) For all covered conditions, other than coronary artery bypass graft and partial benefit cancer, you will receive 100% of the category benefit amount (unless you have already received a partial benefit payment for a covered condition in the same category, in which case you would receive the remaining 75% of the category benefit amount. 3) After 100% of a category benefit amount has been paid,

that category will close and you will not receive any additional payments within that category. If you are later diagnosed with another covered condition that falls within one of the two remaining categories, you can receive another lump sum benefit payment for that category.\*\* Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

## I had a heart attack ten years ago, if I were to experience another heart attack after the Certificate Effective Date would I be able to receive a lump sum payment?

MetLife Critical Illness Insurance provides coverage for conditions that first occur after the Certificate Effective Date. If you are diagnosed with a covered condition and meet the policy and certificate requirements, you will receive a lump sum benefit payment.

## How can this coverage benefit me?

Living with a critical illness may affect your financial security and that of your family. Despite having good medical insurance, there are still expenses associated with a critical illness that many medical plans are not designed to pay. Think about such expenses as co-pays, deductibles, out-of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. MetLife Critical Illness Insurance can help keep your finances on track if you experience a covered condition.

## Will I need medical insurance to apply for CII?

MetLife Critical Illness Insurance does not replace your current medical insurance. In fact, you need to have medical insurance in place to apply for this coverage. However, please note that this medical coverage does not necessarily have to be the medical coverage made available to you by [customer name].

## What does no medical underwriting during this enrollment period mean?

During this enrollment period you will not be subject to any evidence of insurability. This is a **limited-time opportunity** to enroll for coverage without any medical questions. Provided you are actively at work and have medical insurance you will be accepted for coverage.

## Who is eligible to apply?

Any employee who is actively at work working [X] or more hours along with their spouse and dependent child(ren), under age [X], on [x/x/xx], up to age [x] if full-time student, may apply for MetLife CII coverage.

## How are premiums paid?

Premiums for MetLife CII will be paid through [frequency] payroll deductions.

## Payment Examples

The following is a payment example for an employee who purchased a **[\$10,000] category benefit amount** where all group policy and certificate requirements for coverage have been met:

You are diagnosed as having lung cancer.	MetLife would pay 100% of the category benefit amount = [\$10,000]. This would close Category 1 – Cancer-Related conditions. You are still eligible for benefits for covered conditions in Categories 2 and 3.
Two years later, you have a coronary artery bypass graft.	MetLife would pay 25% of the category benefit amount = [\$2,500]. You would still have 75% of the category benefit amount available if you experience another covered condition within Category 2 – Heart Related conditions.
Then, the following year, you suffer a debilitating stroke.	MetLife would pay the remainder of the category benefit amount for Category 2 – 75% of [\$10,000] = [\$7,500]. This would close Category 2 – Heart-Related conditions. You are still eligible for benefits for covered conditions in Category 3 – Other conditions.
Three years later, you have kidney failure.	MetLife would pay 100% of the category benefit amount = [\$10,000]. Since you have exhausted 100% of the category benefit amounts in each of the three categories, the coverage is terminated.

The above example illustrates that during the life of the Critical Illness Insurance certificate with a category benefit amount of [\$10,000], it is possible to receive a total of [\$30,000]. This is the maximum amount that you could receive under a certificate with a [\$10,000] category benefit amount.

### [Frequency Rates]

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Employee														
Spouse														
Dependent Child(ren)														

Please refer to [Disclosure Statement/Outline of Coverage] for more information including the exclusions and limitation which apply to coverage.]

### [Questions]

Call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife customer Service Representative (Monday through Friday 8 am -6 pm, Eastern Time).

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

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

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

\*\*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 first occurs during the benefit suspension period, the next occurrence will be treated as a first occurrence.

MetLife's Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health policies, MetLife CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. Please contact MetLife for more information.

Metropolitan Life Insurance Company, New York, NY 10166  
L09085638[exp0210][xCT,FL,HI,MN,NJ,NY,WA][xPR]



# Kickoff E-Mail

Subject Line: **Critical Illness Insurance from MetLife** is now available to employees of [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000] of Critical Illness Insurance from MetLife.

**[When: <DATE> at <WHERE>]**

Please review the following information to find out more about this important benefit:

The medical headlines are filled with good news. The survival rate for people experiencing many critical illnesses is rising.<sup>1</sup> Many people are beating the odds and going on to live strong vital lives. But with the good comes the not so good. [Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?<sup>2</sup> ] [In addition, those individuals who lost income as a result of experiencing a critical illness such as a heart attack, stroke or cancer lost an average of over \$25,000 of income.<sup>3</sup> ] That's why [XYZ Company] is giving its employees an opportunity to apply for a \$10,000 category benefit amount of MetLife Critical Illness Insurance.

Now, MetLife would like to offer you and your spouse/[domestic partner++] the opportunity to apply for coverage for you and your family. During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse[Domestic Partner++]:** [\$10,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

This coverage could help prevent you from having to tap into savings you have already set aside.

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

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000] If you are approved for coverage and 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

## **What Are The Covered Conditions?**

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

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

### Category 1—cancer-related

Full Benefit Cancer  
Partial Benefit Cancer\*  
Bone Marrow Transplant

### Category 2—heart-related

Heart Attack  
Stroke+  
Coronary Artery Bypass Graft\*  
Heart Transplant

### Category 3—other conditions

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

(over, please)

## Can You Explain How Payments Within Each Category Occur?

You can receive benefit payments in three different categories:

- You apply and are approved for a category benefit amount of [\$10,000.]
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.
- The lump-sum benefit payment 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 provided that you have not received a partial benefit payment for a covered condition in that same category.\*\*
  - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other 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.

## How Do I Apply?

For additional information about the product and to apply for MetLife Critical Illness Insurance, please log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).

[Full details about MetLife Critical Illness Insurance will be arriving in your mailbox very soon.]

<sup>1</sup> American Heart Association, 2008 Heart Disease and Stroke Statistics Update; American Cancer Society, 2007 Cancer Facts and Figures.  
<sup>2,3</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, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

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

[++Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.]

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

*Metropolitan Life Insurance Company*  
200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)  
L0509037333[exp0510][xCT,FL,NJ,NY]

# Critical Illness Insurance—At a Glance



## MetLife®

### What is MetLife Critical Illness Insurance (CII)?

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment of [\$10,000] in the event you or your covered dependent experience one of the covered medical conditions as defined in the certificate:

**Category 1** incorporates certain **cancer**-related conditions: Full Benefit Cancer, Partial Benefit Cancer and Bone Marrow Transplant

**Category 2** incorporates certain **heart**-related conditions: Heart Attack, Heart Transplant, Stroke<sup>+</sup> and Coronary Artery Bypass Graft\*

**Category 3** incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure

### How does MetLife CII work?

You and your spouse[/domestic partner\*\*] can apply for a category benefit amount of [\$10,000] of coverage. You can also apply to purchase [\$10,000] of coverage for your dependent child(ren). If you are approved for coverage, as a MetLife certificate holder, and if you experience one of the covered conditions within a category and meet the policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. The payment amount depends on the illness you experience.

### Can you explain how the category benefit payments work?

You apply for a category benefit payment of \$10,000. If you are approved for coverage and 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 payment. The lump sum benefit payment works like this: 1) For coronary artery bypass graft and partial benefit cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category. 2) For all covered conditions other than coronary artery bypass graft and partial benefit cancer (unless you have already received a partial benefit payment for a covered condition in the same category, in which case you would receive the

remaining 75% of the category benefit amount), you will receive 100% of the category benefit amount. 3) After 100% of a category benefit amount has been paid, the category will close and you will not receive any additional payments within that category. If you are later diagnosed with another covered condition that falls within one of the two remaining categories, you can receive another lump sum payment for that category. \*\* Once 100% of the category benefit amount has been paid in each of the three categories, the coverage will be terminated.

### Will I need medical insurance to apply for CII?

MetLife Critical Illness Insurance does not replace your current medical insurance. In fact, you need to have medical insurance in place to apply for this coverage.

### How can this coverage benefit me?

Living with a critical illness may affect your financial security and that of your family. Despite having good medical insurance, there are still expenses associated with a critical illness that many medical plans are not designed to pay. Think about such expenses as co-pays, deductibles, out of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. MetLife Critical Illness Insurance can help you keep your finances on track if you experience a covered condition.

### Who is eligible to apply?

Any employee who is actively at work, along with their spouse[/domestic partner\*\*] and dependent child(ren), may apply for MetLife CII coverage.

### How are premiums paid?

Premiums for MetLife CII will be paid through payroll deduction.

### How can I get additional information?

Call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8 am – 6pm, EST).

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

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

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**MetLife®**



Presenting...

A New Insurance Option  
Brought to You by MetLife

Critical Illness Insurance

## MetLife Critical Illness Insurance

### Overview

- Complements your existing medical and disability income coverage
- Pays a lump sum benefit if you experience any of the medical conditions in three distinct categories and meet all certificate requirements
- Lump-sum benefit payment can be used any way you see fit
- Spouse and Dependent Child(ren) coverage is available.
- Additional Occurrence Benefit offers more flexibility

## MetLife Critical Illness Insurance

*You May Recover From a Critical Illness.*

Good News: statistics show that because of continuous advancements in modern medicine, chances of recovery from a critical illness, like a heart attack, cancer or stroke, are much better now than in the past.<sup>1</sup>

<sup>1</sup>American Heart Association, 2009 Heart Disease and Stroke Statistical Update; American Cancer Society, 2008 Cancer Facts and Figures.

## US Critical Illness Facts

- The five year survival rate for all cancers is 65%.<sup>1</sup>
- Every 26 seconds, an American will suffer from a coronary event. <sup>2</sup>
- On average, every 45 seconds, someone in the United States has a stroke<sup>3</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>4</sup>
- 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>5</sup>
- 47% of employees are living “paycheck to paycheck”.<sup>6</sup>

<sup>1</sup> American Cancer Society, 2007 Cancer Facts and Figures.

<sup>2</sup> American Heart Association, Heart Disease and Stroke Statistics 2008 Update.

<sup>3</sup> American Heart Association, 2007 Disease and Stroke Statistics 2008 Update.

<sup>4</sup> *Critical Illness Financial Impact*™ survey, conducted by GfK NOP for MetLife, Sept. 2006.

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

<sup>6</sup> 6<sup>th</sup> Annual MetLife Study of Employee Benefit Trends

## MetLife Critical Illness Insurance

*Even With the Best Medical Coverage, Your Savings Could Still be at Risk.*

**There are expenses associated with a critical illness that many medical plans are not designed to pay.**

Co-pays and deductibles

Travel to treatment centers

Rehabilitation

Out-of-network treatments

Prescription drug co-pays

Childcare

- **And day-to-day costs continue.....**

Mortgage / rent payments

Credit card bills

Utility bills

# CII Covered Conditions

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

- Category 1 – certain cancer-related conditions
- Category 2 – certain heart-related conditions
- Category 3 – certain 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, the covered employee 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 [\$10,000] category benefit amount:

<p><b>You are diagnosed as having lung cancer.</b></p>	<p>MetLife would pay 100% of the category benefit amount = \$10,000. 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 = \$2,500. 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 \$10,000 = \$7,500. 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 = \$10,000. 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 \$10,000 – it is possible to receive a total of \$30,000. This is the maximum amount that you could get under a certificate with a \$10,000 category benefit amount.

## MetLife Critical Illness Insurance

### How much does it cost?

- Here are sample rates for non-smoking XYZ Company employees who selected \$10,000 of coverage:

<u>Employee Age</u>	<u>Weekly Cost</u>
32	\$X.XX
37	\$X.XX
42	\$X.XX
47	\$X.XX
52	\$XX.XX
57	\$XX.XX

Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to review the [*Outline of Coverage/ Disclosure Statement*] for details including the exclusions and limitations which apply to coverage.

## MetLife Critical Illness Insurance

### *It's Easy to Apply!*

- Go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) to learn more about MetLife Critical Illness Insurance.
- Read the information carefully and decide on the benefit amount you wish to apply for.
- Consider if you would like to apply for coverage for your spouse and/or children.
- Click on “Apply Now” and complete the online application.

## MetLife Critical Illness Insurance

### *Key Features*

- Lump-sum benefit payment to use as you see fit
- Complements your existing medical coverage
- Additional Occurrence Benefit
- No need to submit expense receipts
- No physical exam required -- you must answer medical questions
- Dependent spouse and child(ren) coverage available
- Convenient payroll deduction

# Questions?

**Call 1 800 GET-MET 8  
(1-800-438-6388)**

A MetLife Critical Illness Insurance customer service representative will be happy to answer any additional questions.

Apply Now!

**Critical Illness Insurance Enrollment period:**

**<Date to Date>**

**Effective Date:**

**<Date>**



# Questions?

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

# Critical Illness Insurance—At a Glance



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**Category 3** incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure

### How does MetLife CII work?

During this [enrollment period], you and your spouse[/domestic partner\*\*] can apply for a category benefit amount of [\$10,000] of coverage [through your company's universal ballot form]. You can also apply to purchase [\$10,000] of coverage for your dependent child(ren). As a MetLife certificate holder, if you experience one of the covered conditions within a category and meet the policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. The payment amount depends on the illness you experience.

### Can you explain how the category benefit payments work?

You apply for a category benefit payment of [\$10,000.] 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 payment. The lump sum benefit payment works like this: 1) For coronary artery bypass graft and partial benefit cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category. 2) For all covered conditions other than coronary artery bypass graft and partial benefit cancer (unless you have already received a partial benefit payment for a covered condition in the same category, in which case you would receive the

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### Will I need medical insurance to apply for CII?

MetLife Critical Illness Insurance does not replace your current medical insurance. In fact, you need to have medical insurance in place to apply for this coverage.

### How can this coverage benefit me?

Living with a critical illness may affect your financial security and that of your family. Despite having good medical insurance, there are still expenses associated with a critical illness that many medical plans are not designed to pay. Think about such expenses as co-pays, deductibles, out-of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. MetLife Critical Illness Insurance can help you keep your finances on track if you experience a covered condition.

### Who is eligible to apply?

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### How are premiums paid?

Premiums for MetLife CII will be paid by payroll deduction.

### How can I get additional information?

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**Apply Today –  
for this [new] benefit for [Your Company]  
employees and their families –  
Critical Illness Insurance from MetLife!**

**Apply for [\$10,000] of MetLife Critical Illness Insurance  
[through your company’s universal ballot form][by calling 1  
800 GET-MET 8 to request an enrollment form].**

**[Date - Date]  
[Hurry – This Is A Limited Opportunity  
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# Critical Illness Insurance—At a Glance



## MetLife®

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### Who is eligible to apply?

Any employee who is actively at work, along with their spouse[/domestic partner\*\*] and dependent child(ren), may apply for MetLife CII coverage.

### How are premiums paid?

Premiums for MetLife CII will be paid by [XYZ Company] as part of your company benefit program.

### How can I get additional information?

Call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8 am – 6pm, EST).

**Apply Today –  
for this [new] benefit for [Your Company]  
employees and their families –  
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## Reminder E-Mail

Subject Line: **REMINDER -- Critical Illness Insurance from MetLife** is now available for [XYZ Company] employees. You have only [X] days to take advantage of this offer.

[XYZ Company] would like to invite our [employees/associates] to apply for a \$10,000 category benefit amount of Critical Illness Insurance from MetLife.

### **[Only X Days Left]**

Please review the following information to learn how this important benefit can help you alleviate financial burden if you experience certain critical illnesses:

As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.<sup>1</sup> However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” [Did you know that the average out-of-pocket expenses for those individuals who experience a critical illness such as heart attack, stroke<sup>†</sup> or cancer is \$7,000?<sup>2</sup> ]Preparation is the key; a critical illness can occur when you least expect it. Think about your own day-to-day expenses and the average out-of-pocket expenses related to a critical illness. Are you as prepared as you could be?

$$\overline{\text{Living Expenses}} \times \overline{3 \text{ to } 6 \text{ Months}} + \overline{\$7,000 \text{ out-of-pockets costs}^2} = \overline{\$ \text{ Amount}}$$

The above calculation can illustrate the potential financial consequences when you experience a critical illness.

Putting aside that much money may not fit with your current financial goals; however, by enrolling for [\$10,000] of critical illness insurance, you can help alleviate some of the financial burden should you experience one of the covered conditions.

**Reminder** -- As a [Your Company] employee, you, your spouse[/domestic partner\*], and your dependent child(ren) now have the opportunity to enroll for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse[/domestic partner\*] can apply [through your company’s universal enrollment form] [using the enclosed enrollment form].

#### **Coverage Options:**

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse:** [ \$10,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

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

With MetLife Critical Illness Insurance, you can apply for a category benefit amount of [\$10,000]. If you are approved for coverage and you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### **How Do I Apply?**

For more information about the product and to apply, please log onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)].

<sup>1</sup> United States Department of Labor, Savings Basics. [www.dol.gov/wb/moneysavings.htm](http://www.dol.gov/wb/moneysavings.htm). Accessed April 20, 2009.

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

† In certain states the condition is severe stroke.

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Metropolitan Life Insurance Company New York, New York 10166.  
L0509036949[exp0410][xCT,FL,NJ,NY]

## GI Coming Soon Email

Subject Line: Coming soon to [Name of Company] -- **Critical Illness Insurance from MetLife**

[Name of Company] would like to invite our employees to learn more about an important new benefit: Critical Illness Insurance from MetLife.

### Open Enrollment: [Dates ]

Please review the following information to find out more about this important benefit:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> That is why the last thing that you want is to worry about having to dip into your savings to pay the bills should you experience a critical illness. Now there's a product that complements your medical and disability income insurance and can help pay for some expenses associated with a critical illness – **Critical Illness Insurance from MetLife**.

Now, MetLife would like to offer you and your spouse the opportunity to enroll for coverage for you and your family. During this enrollment period, **[dates]**, you can enroll for the following coverage with no medical underwriting:

- **Employee**: Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner**<sup>2</sup>: [\$10,000] (same option as employee) provided employee enrolled for coverage.
- **Dependent Child(ren)**: [\$10,000] per dependent child provided the employee enrolled for coverage.

### What Are The Covered Conditions?

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment in the event that you or your covered dependent experience one of the covered conditions in three distinct categories:

- **Category 1** incorporates certain **cancer**-related conditions: Full Benefit Cancer, Partial Benefit Cancer<sup>3</sup> and Bone Marrow Transplant.
- **Category 2** incorporates certain **heart**-related conditions: Heart Attack, Heart Transplant, Stroke<sup>4</sup> and Coronary Artery Bypass Graft<sup>5</sup>
- **Category 3** incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure

### Can You Explain How Payments Within Each Category Occur?

With the **additional occurrence benefit** -- a covered employee with a critical illness insurance certificate with a category benefit amount of \$10,000 can receive a total of \$30,000. This is the maximum amount that you could get under a certificate with a \$10,000 category benefit amount if you experience covered conditions in all three categories.

### Where Can I Get Additional Information?

For additional information about the product and to apply for MetLife Critical Illness Insurance during the open enrollment period, [dates], please visit the [Name of Company] open enrollment benefits website. If you have any questions, please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST to speak with a MetLife Customer Service Representative.

<sup>1</sup> MetLife's Fifth Annual Study of Employee Benefits Trends, March 2007<sup>4</sup> In certain instances, the covered condition is severe stroke.

<sup>2</sup> Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>3</sup> 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 covered individual experience another one of the covered conditions in the same category while the certificate is in force.

<sup>4</sup> In certain instances, the covered condition is severe stroke.

<sup>5</sup> 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 from the covered condition experienced at the start of the benefit suspension period. If such a covered condition first occurs during the benefit suspension period, the next occurrence of the covered condition outside of the benefit suspension period will be treated as a first occurrence. ]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and benefit suspension period between covered conditions in different categories. Please contact MetLife for more information. ]

## GI Kickoff Email

**Subject Line: Critical Illness Insurance from MetLife** is now available to employees of [Name of Company]

[Name of Company] would like to invite our employees to enroll for [\$10,000] of Critical Illness Insurance from MetLife.

### **Enrollment Period: [Date]**

Please review the following information to find out more about this important benefit:

The medical headlines are filled with good news. The survival rate of patients who experience many critical illnesses is rising.<sup>1</sup> Many people are beating the odds and going on to live strong vital lives. But with the good comes the not so good. Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?<sup>2</sup> In addition, those individuals who lost income as a result of experiencing a critical illness such as a heart attack, stroke or cancer lost an average of over \$25,000 of income.<sup>3</sup> That's why at [Name of Company], we're giving our employees an opportunity to enroll for MetLife Critical Illness Insurance.

During this enrollment period, [date], you can enroll for the following coverage with no medical underwriting:

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner<sup>4</sup>:** [\$10,000] (same option as employee) provided employee enrolls for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided employee enrolls for coverage.

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

MetLife Critical Illness Insurance works like this. You enroll for a category benefit amount of \$10,000. If you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

### **What Are The Covered Conditions?**

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment in the event that you or your covered dependent experience one of the covered conditions: cancer, heart attack, stroke<sup>5</sup>, kidney failure, major organ transplant, bone marrow transplant, heart transplant and coronary artery bypass graft<sup>6</sup>.

### **[How Do I Enroll?]**

For additional information about the product and to enroll for MetLife Critical Illness Insurance, please log onto the [Name of Company] open enrollment benefits website.

<sup>1</sup> American Heart Association, 2008 Heart Disease and Stroke Statistics Update; American Cancer Society, 2007 Cancer Facts and Figures.

<sup>2,3</sup> Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006.

<sup>4</sup> Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>5</sup> In certain states, the covered condition is severe stroke.

<sup>6</sup> For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, New York 10166

[L10086803[exp0909]][xCT,FL,NJ,NY][xPR]

CI57.09

**GI Kickoff Letter**

**MetLife # 6x9.5 Window Envelope**

**Outside Envelope Tagline:**

[Name of Company] Employees

Time-sensitive Enrollment Information Enclosed

**Letter on MetLife Letterhead:**

[Name of company]  
**Help Solidify Your Personal Safety Net**  
**Critical Illness Insurance from MetLife –**  
**Enrollment deadline: [Date]**

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

Dear <First Name>:

Many employees express concerns about having enough money to make ends meet.<sup>1</sup> This is why the last thing that you want to worry about is dipping into your savings to pay bills should you experience a critical illness. After all, you would like to keep your financial picture on track. What if there was a coverage that could help provide some type of financial protection in the event of certain critical illnesses? It's now available for employees of [Name of Company] – **Critical Illness Insurance (CII) from MetLife.** This coverage could prevent you from having to tap into savings you have already set aside.

**How Does MetLife Critical Illness Insurance Work?**

MetLife Critical Illness Insurance works like this. You can enroll for a category benefit amount of [\$10,000.] There are three separate categories – certain heart conditions, certain cancer-related conditions and certain other conditions. If you experience a covered condition 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.

**Can You Tell Me More About the Offer?**

As a [Name of Company] employee, you, your spouse/domestic partner\*, and your dependent child(ren) now have the opportunity to enroll for a new benefit – Critical Illness Insurance from MetLife. During the enrollment period, [date], you and your spouse/domestic partner can enroll for coverage with no medical underwriting through [Name of Company's] benefits website. If MetLife approves your application, your CII coverage will go into effect on [date].

- **Employee:** Category Benefit Amount of [\$10,000]
- **Spouse/Domestic Partner:** [\$10,000] - (Same option as employee) provided the employee has enrolled for coverage.
- **Dependent Children:** [\$10,000] – (Same option as employee) provided the employee has enrolled for coverage.

**How Much Would My Coverage Cost?**

<First Name>, as a <42>\* year old [Name of Company] employee, your monthly rate would be:

Coverage Amount	Monthly Cost
[\$10,000]	\$X.XX

\* Your age is calculated as of [date].

- Call **1 800 GET-MET 8** (1-800-438-6388) to obtain rate information for your spouse/domestic partner and dependent children.

*(over, please)*

Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to read the enclosed *Outline of Coverage* for details.

**[How Do I Enroll?]**

- You can enroll through [Name of Company's] benefits website.

**How Does this Plan Complement my Existing Medical and Disability Income Coverage?**

Medical plans often provide coverage for hospital and medical expenses arising from a critical illness. Disability income insurance provides you with a stream of income if you are disabled and unable to work. Yet, recovering from a covered condition could mean lost income for you and your family. There are many expenses associated with a critical illness that these type of plans are not typically designed to pay:

Co-pays and deductibles	Travel to treatment centers	Prescription Co-pays
Additional childcare	Out-of-network treatments	Car payments
Mortgage and rent	Household bills	

MetLife Critical Illness Insurance can complement these other products, giving you more power over your finances should you experience a critical illness – helping you stay on your feet financially, focus on getting better and get back to work sooner.

**Is There Additional Information I Should Consider?**

Please read the enclosed materials carefully including the informative *Question and Answer* overview as well as the *Outline of Coverage or Disclosure Document*. If you have any questions, you can call toll-free **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).

Sincerely,

[Clea Barth  
Assistant Vice President]

[<sup>1</sup> MetLife's Fifth Annual Study of Employee Benefits Trends, March 2007.(please insert period)]

[\* 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.]

Metropolitan Life Insurance Company New York, New York 10166.

L10086849[exp0809][xCT,FL,NJ,NY][xPR]

## GI LAST CHANCE EMAIL

**Subject Line:** This is your last opportunity to enroll for [\$10,000] of Critical Illness Insurance from MetLife during the benefit enrollment period, **[Dates]**. Hurry, your enrollment period ends soon!

[XYZ Company] employees – You have **[X days] left** to enroll for a category benefit amount of [\$10,000] of Critical Illness Insurance from MetLife with no medical underwriting. **Enrollment ends [date]**. This coverage can provide a lump sum benefit payment in the event you experience certain critical illnesses. If you experience one of the covered conditions 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 be used for anything from co-pays and deductibles to mortgage payments and child care.

**This is your last chance to enroll during the benefit enrollment period, [dates]**

Think about your own day-to-day expenses and the out-of-pocket expenses related to a critical illness. Could you withstand the potential financial impact? Critical Illness Insurance (CII) from MetLife can help prevent you from having to tap into savings you have already set aside. Enroll today!

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

**[Enroll Today]** – Enroll through the [name of company] open enrollment website. The enrollment period ends **[date]**.

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166  
L10086834[exp0909][xCT,FL NJ,NY][xPR]

CI59.09

**GI REMINDER EMAIL**

**Subject Line: REMINDER -- Critical Illness Insurance from MetLife** is now available for [Name of Company] employees. You have only [amount of time] to take advantage of this offer.

[Name of Company] would like to remind our employees that they can enroll for a [\$10,000] category benefit amount of Critical Illness Insurance from MetLife.

**Only [Amount of Time] Left  
Enrollment Ends [Date]**

Please review the following information to learn how this important benefit can help you alleviate some of the financial burden if you experience certain critical illnesses:

As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.<sup>1</sup> However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” Did you know that the average out-of-pocket expenses for those individuals who experience a critical illness such as a heart attack, stroke\* or cancer is over \$7,000?<sup>2</sup> Preparation is the key; a critical illness can occur when you least expect it. Think about your own day-to-day expenses and the average out-of-pocket expenses related to a critical illness.

$$\text{Monthly Living Expenses} \times 3 \text{ to } 6 \text{ Months} + \$7,000 \text{ out-of-pockets costs} = \$ \text{Amount}$$

The above calculation can illustrate the potential financial consequences when you experience a critical illness.

Putting aside this much money may not fit with your current financial goals; however, by enrolling for [\$10,000] of critical illness insurance, you could help alleviate some of the financial burden should you experience one of the covered conditions.

**Reminder** -- As a [name of company] employee, you, your spouse/domestic partner\*\*, and your dependent child(ren) now have the opportunity to enroll for a new benefit – Critical Illness Insurance from MetLife. During the enrollment period, [dates], you and your spouse/domestic partner can enroll with no medical underwriting through the [Name of Company] open enrollment website.

**How Does MetLife Critical Illness Insurance Work?**

With MetLife Critical Illness Insurance, you can enroll for a category benefit amount of [\$10,000]. If you experience one of the covered conditions 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 be used on anything from co-pays and deductibles to mortgage payments and child care.

**[How Do I Enroll?**

For additional information about the product and to enroll for MetLife Critical Illness Insurance, please log onto the [name of company] open enrollment benefits website.]

<sup>1</sup> United States Department of Labor, Savings Basics. Available at [www.dol.gov/wb/moneysavings.htm](http://www.dol.gov/wb/moneysavings.htm).

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

\* In certain states the condition is severe stroke.

\*\* Domestic partner coverage is not available to residents of Louisiana. Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, New York 10166.

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CI60.09

**GI REMINDER POSTCARD TEXT**

**Postcard Text:**

**[Name of Company] Employees:**

Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, cancer or stroke is over \$7,000<sup>1</sup>?

In fact, many individuals who experience a critical illness said they were financially worse off than before the onset of a critical illness.<sup>2</sup> **MetLife Critical Illness Insurance** is a supplemental insurance option that complements your existing medical and disability income insurance coverage. It can help ease the potential financial impact of certain critical illnesses by paying for some of the expenses associated with a covered condition.

[To enroll, please visit the [Name of Company] open enrollment website. For more information, please call **1 800 GET-MET 8** (1-800-438-6388).]

**Yellow Box:**

**Reminder:** The opportunity to enroll with no medical underwriting ends **[Date]**!

[<sup>1,2</sup>Source: "Critical Illness Financial Impact" survey, conducted by GfK NOP for MetLife, September 2006. \$7,000. "Critical Illness Financial Impact" survey, conducted by GfK NOP for MetLife, September 2006.]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166.

L10086846[exp0909][xCT,FL,NJ,NY][xPR]

CI61.09

**Critical Illness Insurance Helps Prepare You for the Unexpected!!  
Open Enrollment: [Dates]**

Many people feel it is important to set aside money in case of an emergency. However, not everyone is in the financial position to set aside a chunk of money for a “rainy day.” Preparation is the key. The unexpected can happen when you least expect it – especially when it comes to a critical illness.

Now from MetLife...a product that can help give employees the peace of mind needed to concentrate on recovery instead of finances – **Critical Illness Insurance (CII)**. Think about these expenses:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

By themselves, these expenses may not seem significant but together they can add up. In fact, the average out-of-pocket expenses for individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000<sup>1</sup>. ***Could your nest egg withstand the potential financial impact?***

CII is a voluntary benefit designed to complement but not replace your current medical coverage. If you are enrolled, the coverage pays a lump-sum benefit if you experience one of the covered conditions within three distinct categories as defined in the certificate: certain cancer-related conditions, certain heart-related conditions and certain other conditions. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

You can enroll for a category benefit amount of [\$10,000] of CII coverage for you and your spouse/domestic partner\* and [\$10,000] for your dependent children from [dates], with no medical underwriting. You can enroll through the [Name of Company] open enrollment benefit website. Please note that you must have medical insurance in place to be approved for coverage.

For additional information on the CII benefit, visit the [Name of Company] open benefit website or call 1 800 GET-MET 8 (1-800-438-6388) to speak with a MetLife Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., EST.

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

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166

[L10086846[exp0909]][xCT,FL,NJ,NY][xPR]

CI62.09

## Coming Soon Newsletter Article

### Coming Soon to [Name of Company] Employees: MetLife Critical Illness Insurance – A Complement to Your Current Medical Plan

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. Despite having good medical insurance, there are still some expenses associated with a critical illness that most medical plans do not cover.

There is something that can help. MetLife Critical Illness Insurance (CII) is a voluntary benefit designed to complement but not replace your current medical coverage.

If you are enrolled for Critical Illness Insurance, the coverage pays a lump-sum benefit if you experience one of the covered conditions within three distinct categories (as defined in the certificate): certain cancer-related conditions; certain heart-related conditions; and certain other conditions and meet the requirements of the policy and certificate. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

**[Open Enrollment is Coming Soon, [dates].** During this period, you can enroll for a category benefit amount of [\$10,000] of CII coverage for you and your spouse/domestic partner\* and [\$10,000] for your dependent children with no medical underwriting through the [Name of Company] open enrollment benefit website. Please note that you must have medical insurance in place to be approved for coverage.]

It's really up to you how you use the payment. In the event of a qualified condition within any of the categories, you can use the lump-sum payment to help pay for additional expenses that may not be covered by your medical insurance or for any day-to-day living expenses, such as:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

For additional information on the CII benefit, visit the [Name of Company] open enrollment benefit website or call 1 800 GET-MET 8 (1-800-438-6388) to speak with a MetLife Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., EST.

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

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and benefit suspension period between covered conditions in different categories. Please contact MetLife for more information. ]

Metropolitan Life Insurance Company, New York, NY 10166

[L10082474[exp1009][xCT,FL,NJ,NY,][xPR]]

CI63.09

MetLife®



# Critical Illness Insurance

Month Day, Year

# Employee & Employer Responses to the Economy

## Employee Response

- More than ever, employees are valuing their employee benefits
- Have an acute sense of urgency about their finances



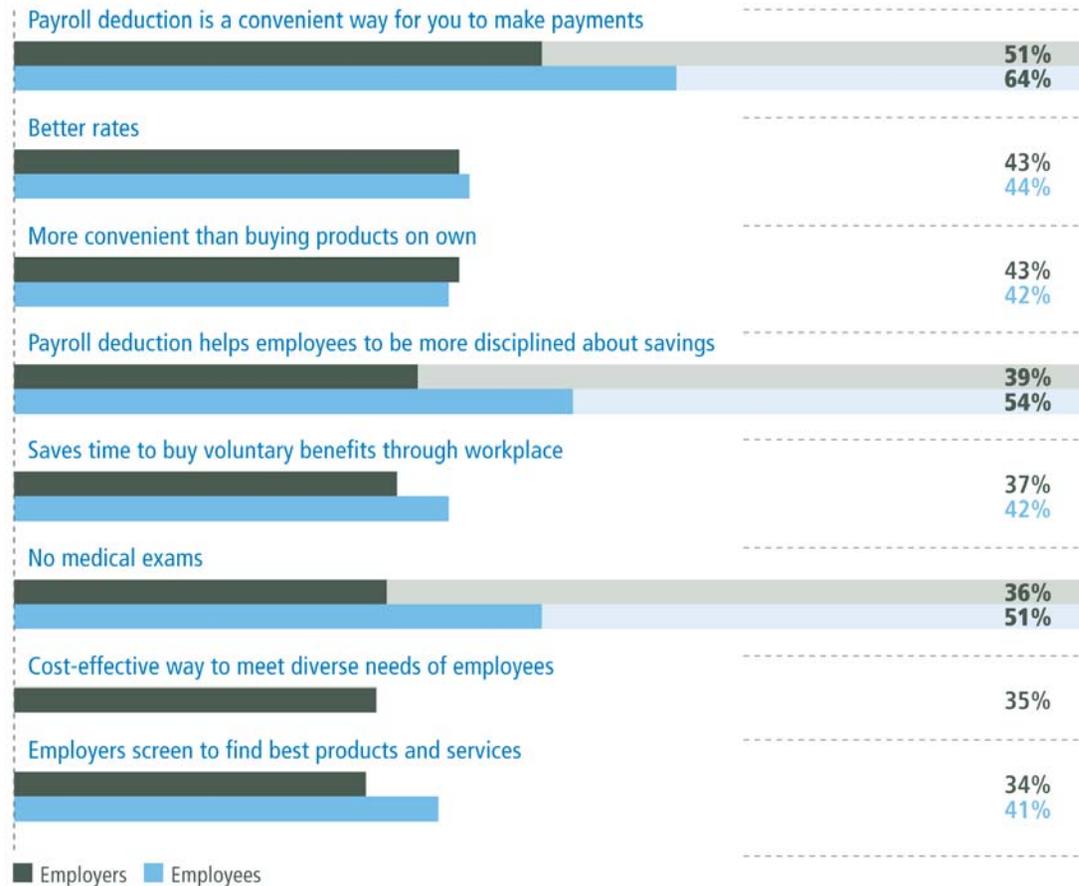
## Employer Response

- “Retention” remains the #1 priority for employers; but “Cost Control” comes as a close second. Productivity is becoming increasingly important
- Don’t seem to anticipate cutting benefits in response to current conditions



# Value of Voluntary Benefits

## Employees consistently value attributes of voluntary benefits more than employers realize



August 2008

Employees and employers were asked to indicate agreement with the statements above.

# 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**

# The Need in the US

- **Increasing Number of Individuals Who Experience a Critical Illness**
- **Improving Survival Rates**
- **Impact of Consumer Driven Medical**
- **Lack of Financial Preparedness**

## [US Critical Illness Facts]

- Every 26 seconds, an American will suffer a coronary event.<sup>1</sup>
- On average, every 45 seconds someone in the United States has a stroke.<sup>2</sup>
- The five-year relative survival rate for all cancers combined is 65% in the U.S.<sup>3</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>4</sup>
- 47% of employees are living “paycheck to paycheck”.<sup>5</sup>

<sup>1,2</sup> American Heart Association, *Heart Disease and Stroke Statistics 2009 Update*. Based on a U.S. population of 300 million.

<sup>3</sup> American Cancer Society, 2008 Cancer Facts and Figures.

<sup>4</sup> *Critical Illness Financial Impact* survey, conducted by GfK NOP for MetLife, Sept. 2006.

<sup>5</sup> 6<sup>th</sup> Annual MetLife Study of Employee Benefit Trends, 2008

# 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

# Employer Paid

**Complements consumer-driven health plans as well as disability income coverage.**

- Cost effective solutions for employers and their employees
- No medical underwriting necessary
- Provides additional protection for families enrolled in high deductible health plans
- Can help pay day-to-day living expenses during a period of loss and lesser income

# Employer Paid

## **Increased Participation in high-deductible health plans**

- Eases transition for employees considering switch to lower cost medical plans but unsure of potential increased out-of-pocket costs
- Doubled participation in high-deductible health plan
- Cost savings for employer

# CII Plan Design

- **Product Type** - **Group**
- **Coverage amount** - **[\$1,000/3,000/\$5,000]**
- **Key features**
  - **Lump Sum Benefit**
  - **Additional Occurrence Benefit \***
  - **Spouse/Domestic Partner/Dependent Child coverage\*\***
  - **No Medical Underwriting necessary**
  - **No Minimum Participation Requirements**
  - **Minimal Implementation Time** -

\*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.

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

# CII Covered Conditions

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

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

Receive benefit payments in up to three categories...

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	

+ 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 Benefit Payment Example

The following is a payment example for an employee who purchased a [\$5,000] category benefit amount:

<p><b>You are diagnosed as having lung cancer.</b></p>	<p>MetLife would pay 100% of the category benefit amount = \$5,000. 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 = \$1,250. 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 \$5,000 = \$3,750. 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 = \$5,000. 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 \$5,000 – it is possible to receive a total of \$15,000. This is the maximum amount that you could get under a certificate with a \$5,000 category benefit amount.

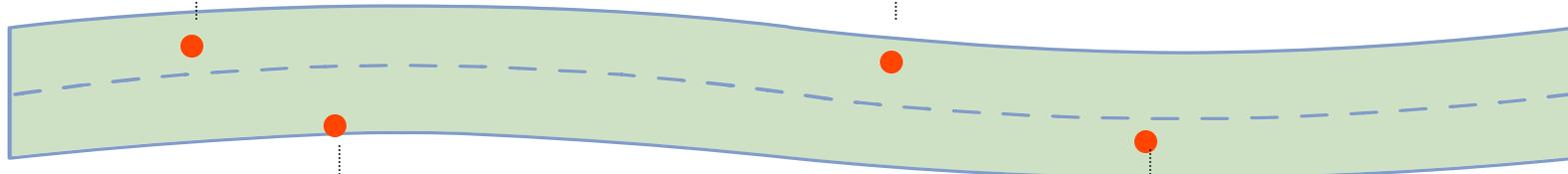
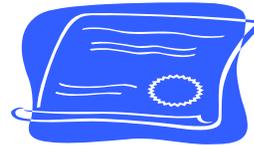
# End to End Enrollment Process for Employees

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Eligible Employee enrolls in high deductible health plan during open enrollment



Employee receives welcome letter and certificate of insurance from MetLife



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MetLife issues Certificates of Insurance



MetLife takes responsibility for all data entry, billing and claims processing



# Summary

## **Key Features of MetLife's Employer Paid Group Product**

- Lump-sum benefit payment to use as your employees see fit
- No medical underwriting necessary
- Spouse and dependent coverage available
- Additional occurrence benefit
- Minimal implementation time
- Experience rated

**MetLife**<sup>®</sup>



Questions?

LD Number

MetLife®



# Critical Illness Insurance

Month Day, Year

# Employee & Employer Responses to the Economy

## Employee Response

- More than ever, employees are valuing their employee benefits
- Have an acute sense of urgency about their finances



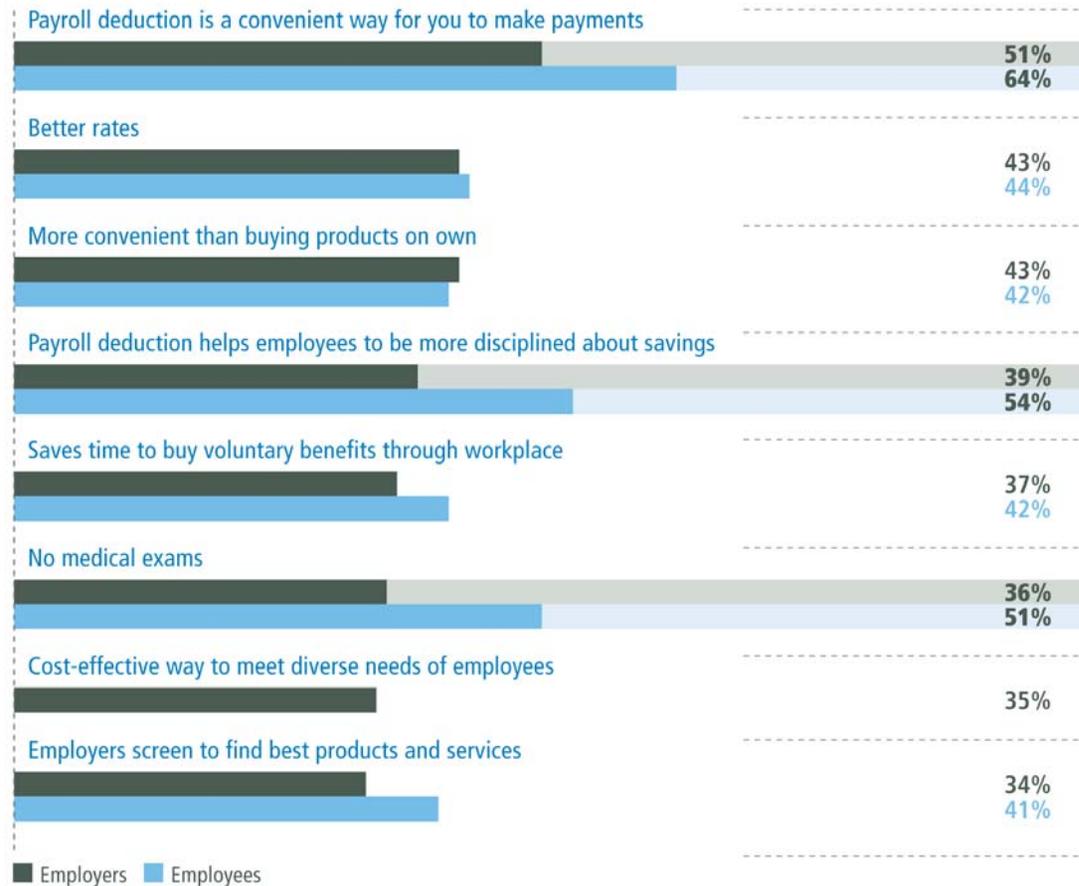
## Employer Response

- “Retention” remains the #1 priority for employers; but “Cost Control” comes as a close second. Productivity is becoming increasingly important
- Don’t seem to anticipate cutting benefits in response to current conditions



# Value of Voluntary Benefits

## Employees consistently value attributes of voluntary benefits more than employers realize



August 2008

Employees and employers were asked to indicate agreement with the statements above.

# 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**

# The Need in the US

- **Increasing Number of Individuals Who Experience a Critical Illness**
- **Improving Survival Rates**
- **Impact of Consumer Driven Medical**
- **Lack of Financial Preparedness**

## [US Critical Illness Facts]

- Every 26 seconds, an American will suffer a coronary event.<sup>1</sup>
- On average, every 45 seconds someone in the United States has a stroke.<sup>2</sup>
- The five-year relative survival rate for all cancers combined is 65% in the U.S.<sup>3</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>4</sup>
- 47% of employees are living “paycheck to paycheck”.<sup>5</sup>

<sup>1,2</sup> American Heart Association, *Heart Disease and Stroke Statistics 2009 Update*. Based on a U.S. population of 300 million.

<sup>3</sup> American Cancer Society, 2008 Cancer Facts and Figures.

<sup>4</sup> *Critical Illness Financial Impact* survey, conducted by GfK NOP for MetLife, Sept. 2006.

<sup>5</sup> 6<sup>th</sup> Annual MetLife Study of Employee Benefit Trends, 2008

# 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

# Guaranteed Issue

## **Complements consumer-driven health plans**

- Offered during open enrollment – alongside Medical, Disability and Life Insurance
- No medical underwriting necessary
- Eases transition to lower cost medical plans
- Provides additional protection for families enrolled in high deductible health plans
- Can help pay day-to-day living expenses during a period of loss and lesser income

# CII Plan Design

- **Product Type** - **Group**
- **Coverage amount** - **[\$10,000/\$15,000]**
- **Key features**
  - **Lump Sum Benefit**
  - **Additional Occurrence Benefit \***
  - **Spouse/Domestic Partner/Dependent Child coverage\*\***
  - **No Medical Underwriting necessary**
  - **No Minimum Participation Requirements**
  - **Provides Post Employment Coverage**

\*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.

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

# CII Covered Conditions

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

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

Receive benefit payments in up to three categories...

<b>Category 1 – Cancer Related Conditions</b>	<b>Category 2 – Heart Related Conditions</b>	<b>Category 3 – Other Conditions</b>
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	

+ 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 Benefit Payment Example

The following is a payment example for an employee who purchased a [\$10,000] category benefit amount:

<p><b>You are diagnosed as having lung cancer.</b></p>	<p>MetLife would pay 100% of the category benefit amount = \$10,000. 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 = \$2,500. 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 \$10,000 = \$7,500. 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 = \$10,000. 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 \$10,000 – it is possible to receive a total of \$30,000. This is the maximum amount that you could get under a certificate with a \$10,000 category benefit amount.

# MetLife Critical Illness Insurance

## How much does it cost?

- Here are sample rates for [Name of Company] employees who selected [\$10,000] of coverage:

Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to review the *Disclosure Statement* in front of you for details including the exclusions and limitations which apply to coverage. Ages are calculated as of [date].

## Employee Rates

<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

# 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"/> No Coverage <input type="radio"/>	Option 2 <input checked="" type="radio"/>
<b>Life</b>	1x Salary <input type="radio"/> No Coverage <input type="radio"/>	2x Salary <input checked="" type="radio"/>
<b>Disability</b>	40% of pay <input type="radio"/> No Coverage <input type="radio"/>	50% of pay <input type="radio"/> 60% of pay <input checked="" type="radio"/>

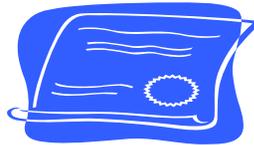
# End to End Enrollment Process for Employees

E  
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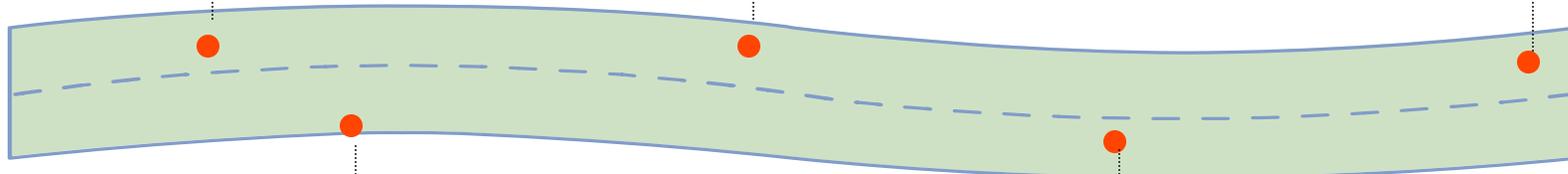
Eligible Employee enrolls in coverage during open enrollment



Employee receives welcome letter and certificate of insurance



Payroll Deduction will begin from Employee's paycheck



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MetLife issues Certificates of Insurance



MetLife sends deduction file to employer



# Summary

## **Key Features of MetLife's Guaranteed Issue Group Product**

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

**MetLife**<sup>®</sup>



Questions?

LD Number

SERFF Tracking Number: META-126280745 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43406  
 Company Tracking Number: NY06-11 JD (LW)  
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness  
 Limited Benefit  
 Product Name: Critical Illness Insurance - Advertisement  
 Project Name/Number: CI30.09/NY06-11 JD

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Flesch Certification	Approved-Closed	09/22/2009
<b>Bypass Reason:</b> Not Applicable. (This is an Advertising Filing)		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application	Approved-Closed	09/22/2009
<b>Bypass Reason:</b> Not Applicable.		
<b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter	Approved-Closed	09/22/2009
<b>Comments:</b> Attached is Cover Letter.		
<b>Attachment:</b> Fling Letter.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> NAIC Transmittal Form	Approved-Closed	09/22/2009
<b>Comments:</b> Attached is the NAIC Transmittal Form.		
<b>Attachment:</b> L-A&H NAIC Transmittal Document 1-1-2009.pdf		

**Bill Wilson**  
Group and SBC Contracts & Compliance Division

September 2, 2009

Arkansas Insurance Department  
1200 West 3rd 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 were approved by your Department on February 8, 2007). Brackets denote variability. Variability is limited to amounts, how to apply instructions, enrollment information and contact information,

Form No.	Description
<b>CI30.09</b>	<b>Coming Soon Postcard.</b> This is an postcard that will be circulated to employees who do not have critical illness coverage.
<b>CI31.09</b>	<b>Postcard Announcement.</b> This is a postcard that will be circulated to employees who do not have critical illness coverage.
<b>CI32.09</b>	<b>Open Enrollment Letter.</b> This is an Email letter explaining the availability of critical illness to employees.
<b>CI33.09</b>	<b>Coming Soon Newsletter.</b> This is a letter that will be circulated to employees who have not purchased critical illness coverage.
<b>CI34.09</b>	<b>Reminder Postcard.</b> This is a reminder postcard for employees who have not purchased critical illness coverage.
<b>CI35.09</b>	<b>Announcement Newsletter.</b> This is a letter announcing critical illness coverage to eligible employees.
<b>CI36.09</b>	<b>Last Chance Email.</b> This is an email that will be circulated to employees who have not purchased critical illness coverage, advising them that time is running out to enroll for coverage.
<b>CI37.09</b>	<b>Last Chance Email.</b> This is an email letter that will be circulated to employees who have not purchased critical illness coverage.
<b>CI38.09</b>	<b>Short Announcement Email.</b> This is an email that will be circulated to employees to advise them of the availability of critical illness coverage.

- CI39.09**                    **Reminder Email.** This is a reminder email to inform employees that there is time to apply for coverage.
- CI40.09**                    **Kickoff Email.** This is an email announcing the availability of critical illness coverage.
- CI41.09**                    **Benefit Book.** This is text to explain how critical illness insurance works.
- CI42.09**                    **Coming Soon Email.** This is an email that will be circulated to employees who do not have critical illness coverage.
- CI43.09**                    **Reminder Email.** This is a reminder email to inform employees that there is time to apply for coverage.
- CI44.09**                    **Benefit Book.** This is text to explain how critical illness insurance works.
- CI45.09**                    **Announcement Email.** This is an email that will announce the availability of critical illness coverage.
- CI46.09**                    **Coming Soon Email.** This is an email that will be circulated to employees who do not have critical illness coverage.
- CI47.09**                    **Welcome Letter.** This is a letter announcing critical illness coverage availability to eligible employees.
- CI48.09**                    **Kickoff Email.** This is an email, with rates, to advise employees that critical illness coverage is now available.
- CI49.09**                    **Flyer.** This is an overview description of critical illness coverage.
- CI50.09**                    **Kickoff Email.** This is an email announcing the availability of critical illness coverage.
- CI51.09**                    **Flyer.** This is an overview description of critical illness coverage.
- CI52.09**                    **Group Presentation.** This is a presentation to describe critical illness coverage.
- CI53.09**                    **Flyer.** This is an overview description of critical illness coverage.
- CI54.09**                    **Flyer.** This is an overview description of critical illness coverage.
- CI55.09**                    **Reminder Email.** This is a reminder email to inform employees that there is time to apply for coverage.
- CI56.09**                    **Coming Soon Email.** This is an email that will be circulated to employees who do not have critical illness coverage.
- CI57.09**                    **Kickoff Email.** This is an email announcing the availability of critical illness coverage.
- CI58.09**                    **Kickoff Letter.** This is a letter announcing the availability of critical illness coverage.
- CI59.09**                    **Last Chance Reminder Email.** This is an email that will be circulated to employees who have not purchased critical illness coverage, advising them that time is running out to enroll for coverage.

- CI60.09**                    **Reminder Email.** This is a reminder email to inform employees that there is time to apply for coverage.
- CI61.09**                    **Kickoff Reminder Postcard.** This is a reminder postcard to inform employees that there is time to apply for coverage.
- CI62.09**                    **Kickoff Newsletter Article.** This is a newsletter article to describe critical illness coverage.
- CI63.09**                    **Coming Soon Newsletter Article.** This is a newsletter article advising that critical illness coverage will soon be available.
- CI64.09**                    **Employer Paid Sales Presentation.** This is a presentation to describe critical illness coverage.
- CI65.09**                    **Guaranteed Issue Sales Presentation.** This is a sales presentation.

Please address all correspondence regarding this filing as follows:

Metropolitan Life Insurance Company  
Institutional Contracts, MSC 39087  
1095 6<sup>th</sup> Avenue  
New York, NY 10036-6796

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).

Sincerely,



William D. Wilson  
Contract Analyst

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

<b>1.</b>	<b>Prepared for the State of</b>	Arkansas
-----------	----------------------------------	----------

<b>2.</b>	<b>Department Use Only</b>
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Institutional Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	William D. Wilson MetLife Institutional Contracts 501 Route 22 Bridgewater Twncsp., NJ 08807	(908) 253-2290	(908) 253-2126	wwilson@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</b>	NY06-11 JD
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
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<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 checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance (TOI)</b>	H07G Group Health – Specified Disease – Limited Benefit
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<b>10.</b>	<b>Sub-Type of Insurance (Sub-TOI)</b>	H07G.001 Critical Illness
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<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/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other <b>Rates</b> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</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 _____
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<b>12.</b>	<b>Filing Submission Date</b>	<b>September 2, 2009</b>
<b>13.</b>	<b>Filing Fee (If required)</b>	Amount <u>    \$900.00 (SERFF EFT)    </u> Check Date <u>                    </u>
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number <u>                    </u>
<b>14.</b>	<b>Date of Domiciliary Approval</b>	
<b>15.</b>	<b>Filing Description:</b>	
<p><b>Please see our filing letter for details concerning this filing.</b></p>		

<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 the filing complies with all applicable statutory and regulatory provisions for the state of <u>    Arkansas    </u></p>	
<p>Print Name <u>    William D. Wilson    </u> Title <u>    Contract Analyst    </u></p>	
<p>Signature <u>    <i>William D. Wilson</i>    </u> Date: <u>    September 2, 2009    </u></p>	

<b>17.</b>	<b>Form Filing Attachment</b>	
<b>This filing transmittal is part of company tracking number</b>		<b>NY06-11 JD</b>
<b>This filing corresponds to rate filing company tracking number</b>		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	<b>Coming Soon Postcard</b>	<b>CI30.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Postcard			
02	<b>Postcard Announcement</b>	<b>CI31.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
03	<b>Open Enrollment Letter</b>	<b>CI32.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Letter			
04	<b>Coming Soon Newsletter</b>	<b>CI33.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Newsletter			
05	<b>Reminder Postcard</b>	<b>CI34.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Postcard			
06	<b>Announcement Newsletter</b>	<b>CI35.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Newsletter			
07	<b>Last Chance Email</b>	<b>CI36.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
08	<b>Last Chance Email</b>	<b>CI37.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
09	<b>Short Announcement Email</b>	<b>CI38.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
10	<b>Reminder Email</b>	<b>CI39.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
11	<b>Kickoff Email</b>	<b>CI40.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
12	<b>Benefit Book</b>	<b>CI41.09</b>	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Booklet			

13	<b>Coming Soon Email</b>	<b>CI42.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
14	<b>Reminder</b>	<b>CI43.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
15	<b>Benefit Book</b>	<b>CI44.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Booklet			
16	<b>Announcement Email</b>	<b>CI45.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
17	<b>Coming Soon Email</b>	<b>CI46.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
18	<b>Welcome Letter</b>	<b>CI47.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Letter			
19	<b>Kickoff Email</b>	<b>CI48.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
20	<b>Critical Illness at a Glance</b>	<b>CI49.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Flyer			
21	<b>Kickoff Email</b>	<b>CI50.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
22	<b>Critical Illness at a Glance</b>	<b>CI51.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Flyer			
23	<b>Group Presentation</b>	<b>CI52.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Presentation			
24	<b>Critical Illness at a Glance</b>	<b>CI53.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Flyer			
25	<b>Critical Illness at a Glance</b>	<b>CI54.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Flyer			
26	<b>Reminder Email</b>	<b>CI55.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			

27	<b>Coming Soon Email</b>	<b>CI56.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
28	<b>Kickoff Letter</b>	<b>CI58.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Letter			
29	<b>Kickoff Email</b>	<b>CI57.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
30	<b>Last Chance Reminder Email</b>	<b>CI59.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Flyer			
31	<b>Reminder Email</b>	<b>CI60.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Email			
32	<b>Reminder Postcard</b>	<b>CI61.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Postcard			
33	<b>Kickoff Newsletter Article</b>	<b>CI62.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Article			
34	<b>Coming Soon Newsletter Article</b>	<b>CI63.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Article			
35	<b>Employer Paid Sales Presentation</b>	<b>CI64.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Presentation			
36	<b>Guaranteed Issue Sales Presentation</b>	<b>CI65.09</b>	<input checked="" type="checkbox"/> <b>Initial</b> <input type="checkbox"/> <b>Revised</b> <input type="checkbox"/> <b>Other</b> _____	
	Presentation			

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
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 _____	
10			<input type="checkbox"/> New <input type="checkbox"/> Revised Request +____% -____% <input type="checkbox"/> Other _____	

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