

SERFF Tracking Number: META-127181337 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48862
Company Tracking Number: NY11-42 KC (LW)
TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
Limited Benefit
Product Name: Group Accident and Health Insurance
Project Name/Number: GCERT10-CI-sched-2/NY11-42 KC

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Group Accident and Health Insurance SERFF Tr Num: META-127181337 State: Arkansas

TOI: H07G Group Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 48862

Sub-TOI: H07G.001 Critical Illness Co Tr Num: NY11-42 KC (LW) State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Sandra Bennett, Ruth

Rivera, Linda Williams

Date Submitted: 05/24/2011 Disposition Date: 06/07/2011
Disposition Status: Approved-Closed

Implementation Date Requested: On Approval
State Filing Description:

Implementation Date:

General Information

Project Name: GCERT10-CI-sched-2
Project Number: NY11-42 KC
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Group Market Type: Employer, Association, Trust, Other

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Large
Explanation for Other Group Market Type:
Union

Overall Rate Impact:

Filing Status Changed: 06/07/2011

State Status Changed: 06/07/2011

Deemer Date:

Created By: Linda Williams

Submitted By: Linda Williams

Corresponding Filing Tracking Number:

Filing Description:

The Metropolitan Life Insurance Company

Institutional Contracts MSC39.042,

1095 Avenue of the Americas

New York, NY 10036

Tel 212-578-5954 Fax 212-578-3874

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jdavid1@metlife.com

Re: Group Accident & Health Insurance (GCERT10-CI-sched-2, et. al)
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We enclose for filing, final printed copies of the group accident and health insurance forms described below. These forms will be part of a certificate series which is intended to provide group critical illness coverage on a lump sum, non-recurring basis. These forms are new and do not replace any forms previously filed with the Department. These forms consist of various new certificate insert forms that will be used with a previously approved series of certificate insert forms. The purpose of these new certificate insert forms is to enable us to pay recurrence benefits for cancers for which an initial benefit was already paid. We are also including a rider, GCERT10-CI-MOT-3, described below, which provides a benefit for an organ transplant.

To facilitate your review, we are also including redlined copies of the forms listed below, which delineate the changes we have made to these forms from our previously-approved forms.

The following forms will be used with the GCERT10-CI certificate series, which was approved by your Department on October 8, 2010 (SERFF tracking number META-126840677).

Group Certificate Insert Forms

GCERT10-CI-sched-2 is the schedule of insurance for the GCERT10-CI certificate. It is an alternate for the previously-approved GCERT10-CI-sched. We have changed "Re-Occurrence Benefit" to "Recurrence Benefit" and we have made a slight change to the Listed Conditions entry.

GCERT10-CI-def-2 is the Definitions section of the GCERT10-CI certificate. It is an alternate for the previously-approved GCERT10-CI-def. We have revised the definitions of Occurs, First Occurs, Initial Benefit, and Recurrence.

GCERT10-CI-dr2ml-2 will be used when a group is transferring from another carrier to MetLife. It is an alternate for the previously-approved GCERT10-CI-dr2ml-2. It is identical to GCERT10-CI-dr2ml except that "Re-Occurrence" has been changed to "Recurrence."

GCERT10-CI-bene-2 is the benefits section of the certificate. It is an alternate for our previously-approved GCERT10-

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CI-bene, and it includes our new recurrence benefit for Full Benefit Cancer and Partial Benefit Cancer.

GCERT10-CI-bene-eb-2 provides an Evaluation Center benefit. This form is unchanged from the previously-approved GCERT10-bene-eb, for which it is an alternate, except that the term "Re-Occurrence Benefit" was updated to "Recurrence Benefit."

GCERT10-bene-nci-2 provides a benefit if an insured receives an evaluation at an NCI Cancer Benefit. This form is unchanged from the previously-approved GCERT10-bene-nci, for which it is an alternate, except that the term "Re-Occurrence Benefit" was updated to "Recurrence Benefit."

GCERT10-CI-excl/proof-2 is our specific exclusions and proof requirements for each Covered Condition. It is an alternate for GCERT10-CI-excl/proof. We have removed the exclusions that existed in the previously-approved GCERT10-CI-excl/proof that stated we would not pay for a recurrence of cancer.

GCERT10-CI-exclu-2 contains the general exclusions for the certificate. It is an alternate for the previously-approved GCERT10-CI-exclu. We have removed the exclusion for Covered Conditions which do not First Occur while coverage is in effect.

GCERT10-CI-wopr-2 provides an optional Waiver of Premiums benefit. It is an alternate for our previously-approved GCERT10-CI-wopr. We have added an optional (to the group policyholder) time limit on the Waiver of Premiums benefit.

Rider

GCERT10-CI-MOT-3 is the Major Organ Transplant Rider. This rider will be used to provide a lump sum benefit for major organ transplant. The decision to include this rider will be made by the group policyholder as part of the plan design. Variable material in GCERT10-CI-MOT-3 is indicated by brackets. This rider is identical to GCERT10-CI-MOT-2, previously approved by your Department on February 7, 2011 (SERFF tracking number META-127012421 We have made a minor change to the definition of "Occurs or Occurrence" so that it is aligned with the definition of this term in GCERT10-CI-def-2.

Filing Fee

We enclose the required filing fee.

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Very truly yours,

John B. David
 Manager

Company and Contact

Filing Contact Information

John ("Jack") David, Mgr.-Contract Compliance j david1@metlife.com
 LTC

MetLife 212-578-5954 [Phone]
 1095 Avenue of the Americas 212-578-3874 [FAX]
 New York, NY 10036-6796

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]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$550.00
Retaliatory?	No
Fee Explanation:	\$50.00 Per Certificate Form number (10 x \$50.00 = \$500) and (\$50.00 per 1 Rate Filing a total of \$550.00.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$550.00	05/24/2011	47941541

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/07/2011	06/07/2011

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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	Redlined copies of the submitted Forms	Approved-Closed	Yes
Supporting Document	Actuarial Cover Page and Actuarial Memorandum	Approved-Closed	No
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Certificate Insert Page	Approved-Closed	Yes
Form	Rider	Approved-Closed	Yes
Rate	Rate Manual Pages	Approved-Closed	Yes

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Form Schedule

Lead Form Number: GCERT10-CI-sched-2

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/07/2011	GCERT10-CI-sched-2	Certificate Amendmen	Certificate Insert Page t, Insert Page, Endorseme nt or Rider	Initial		67.000	SCHEDULE OF INSURANCE(Gcert10-ci-sched-2).pdf
Approved-Closed 06/07/2011	GCERT10-CI-def-2	Certificate Amendmen	Certificate Insert Page t, Insert Page, Endorseme nt or Rider	Initial		50.000	DEFINITIONS (GCERT10-CI-def-2).pdf
Approved-Closed 06/07/2011	GCERT10-CI-dr2ml2	Certificate Amendmen	Certificate Insert Page t, Insert Page, Endorseme nt or Rider	Initial		52.000	DNR(GCERT10-CI-dr2ml-2).pdf
Approved-Closed 06/07/2011	GCERT10-CI-bene-2	Certificate Amendmen	Certificate Insert Page t, Insert Page, Endorseme nt or Rider	Initial		57.000	BENEFITS(GCERT10-CI-bene-2).pdf
Approved-Closed 06/07/2011	GCERT10-CI-bene-eb-2	Certificate Amendmen	Certificate Insert Page t, Insert Page, Endorseme nt or Rider	Initial		53.000	EVALUATION Benefit(GCERT10-CI-eb-2).pdf

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Approved- Closed 06/07/2011	GCERT10- CI-bene- nci-2	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Insert Page	Initial	50.000	NCI Cancer Center Benefit(GCER T10-CI-nci- 2).pdf
Approved- Closed 06/07/2011	GCERT10- CI- excl/proof-2	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Insert Page	Initial	50.000	Exclusions- AddlProof(GC ERT10-CI- excl-proof- 2).pdf
Approved- Closed 06/07/2011	GCERT10- CI-exclu-2	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Insert Page	Initial	51.000	OTHER EXCLUSION S(GCERT10- CI-exclu- 2).pdf
Approved- Closed 06/07/2011	GCERT10- CI-wopr-2	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Insert Page	Initial	55.000	WAIVER OF PREMIUMS(GCERT10-CI- wopr-2).pdf
Approved- Closed 06/07/2011	GCERT10- CI-MOT-3	Certificate Amendmen t, Insert Page, Endorseme nt or Rider	Certificate Rider Amendmen	Initial	52.000	MOT RIDER(final). pdf

SCHEDULE OF INSURANCE

[This schedule shows the benefits that You have selected under the Group Policy. You and Your Dependents will only be insured for benefits:

- for which You and Your Dependents become and remain eligible; and
- which are in effect under the Group Policy and this Certificate.

BENEFIT AMOUNT

For You	[\$1,000 - \$500,000]
For Your Spouse or Domestic Partner	[\$1,000 - \$500,000]
For Your Dependent Child	[\$1,000 - \$500,000]

TOTAL BENEFIT AMOUNT

For You	[\$2,000 - \$1,000,000]*
For Your Spouse or Domestic Partner	[\$2,000 - \$1,000,000]*
For Your Dependent Child	[\$2,000 - \$1,000,000]

*BENEFIT REDUCTION DUE TO AGE

The Benefit Amount for You is reduced to:

- [\$750 - \$375,000] on the first of the month coincident with or next following the date You reach age 65; and
- [\$500 - \$250,000] on the first of the month coincident with or next following the date You reach age 70.

The Total Benefit Amount for You is reduced to:

- [\$1,500 - \$750,000] on the first of the month coincident with or next following the date You reach age 65; and
- [\$1,000 - \$500,000] on the first of the month coincident with or next following the date You reach age 70.

The Benefit Amount for Your Spouse or Domestic Partner is reduced to:

- [\$750 - \$375,000] on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 65; and
- [\$500 - \$250,000] on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 70.

The Total Benefit Amount for Your Spouse or Domestic Partner is reduced to:

- [\$1,500 - \$750,000] on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 65; and
- [\$1,000 - \$500,000] on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 70.

*Please see the *Benefit Reduction Due to Age* provision.

SCHEDULE OF INSURANCE (continued)

BENEFITS FOR COVERED CONDITIONS

<u>Covered Condition</u>	<u>Initial Benefit</u>	<u>Recurrence Benefit</u>
Alzheimer's Disease	100% of Benefit Amount	NONE
Coronary Artery Bypass Graft	100% of Benefit Amount	50% of Benefit Amount
Full Benefit Cancer	100% of Benefit Amount	50% of Benefit Amount
Partial Benefit Cancer	25% of Benefit Amount	12.5% of Benefit Amount
Heart Attack	100% of Benefit Amount	50% of Benefit Amount
Kidney Failure	100% of Benefit Amount	NONE
Stroke	100% of Benefit Amount	50% of Benefit Amount
Listed Conditions	25% of Benefit Amount	[NONE]**]

[**There may be a Recurrence Benefit for an Occurrence of rabies. Please see the RECURRENCE BENEFIT section of this Certificate for details.]

[**Waiting Period:** [30-90] days for Partial Benefit Cancer and Full Benefit Cancer
30 days for all other Covered Conditions]]

IMPORTANT NOTE: This Certificate contains certain Proof requirements, exclusions, limitations and other provisions that may reduce benefits or prevent [a Covered Person] from receiving any benefits under this Certificate. PLEASE READ YOUR ENTIRE CERTIFICATE CAREFULLY.

DEFINITIONS

As used in this Certificate, the terms listed below will have the meanings set forth below. When defined terms are used in this Certificate, they will appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

[Actively at Work or Active Work] means [that You are performing all of the usual and customary duties of Your job [on a Full-Time or a Part-Time basis]. This must be done at:

- [the Group Policyholder's] place of business;
- an alternate place approved by [the Group Policyholder]; or
- a place to which [the Group Policyholder's] business requires You to travel.

You will be deemed to be Actively at Work during weekends or [Group Policyholder] approved vacations, holidays or temporary business closures if You were Actively at Work on the last scheduled work day preceding such time off.]]

[Activities of Daily Living] means any of the following:

- Bathing: washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
- Dressing: putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs.
- Transferring: moving into or out of a bed, chair or wheelchair,
- Toileting: getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
- Continence: ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
- Eating: feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.]

Alzheimer's Disease means the development of multiple, progressive cognitive deficits manifested by memory impairment (impaired ability to learn new information or to recall previously learned information) and one or more of the following cognitive disturbances:

- aphasia (language disturbance);
- apraxia (impaired ability to carry out motor activities despite intact motor function);
- angosia (failure to recognize or identify objects despite intact sensory function); and
- disturbance in executive functioning (i.e. planning, organizing, sequencing, abstracting).

Benefit Amount the amount We use to determine the benefit payable for a Covered Condition.

Benefit Increase means a simultaneous increase in both the Benefit Amount and Total Benefit Amount.

Benefit Suspension Period means the [180-365] day period following the date a Covered Condition, for which this Certificate pays a benefit, Occurs [with respect to a Covered Person].

Board Certified means a Physician has received certification in the appropriate medical specialty by [a member board of the American Board of Medical Specialties].

Certificate means this Certificate including any riders attached to it.

DEFINITIONS (continued)

Clinical Diagnosis means a Diagnosis of Partial Benefit Cancer or Full Benefit Cancer based on the study of symptoms and diagnostic test results. We will accept a Clinical Diagnosis of Partial Benefit Cancer or Full Benefit Cancer only if the following conditions are met:

- under generally accepted medical standards, a pathological Diagnosis cannot be made because it would be medically inappropriate or life-threatening;
- medical diagnostic testing supports the Diagnosis; and
- a Physician who is a Board Certified oncologist is treating [the Covered Person] for Partial Benefit Cancer or Full Benefit Cancer.

[**Contribution** means the amount You must pay towards the total premium charged by Us for insurance under this Certificate.]

Coronary Artery Bypass Graft means the undergoing of open heart Surgery performed by a Physician who is a Board Certified cardiothoracic surgeon to bypass a narrowing or blockage of one or more coronary arteries using venous or arterial grafts. The procedure must be deemed medically necessary by a Physician who is a Board Certified cardiologist, and be supported by pre-operative angiographic evidence. Coronary Artery Bypass Graft does not include:

- angioplasty (percutaneous transluminal coronary angioplasty);
- laser relief;
- stent insertion;
- coronary angiography; or
- any other intra-catheter technique.

Covered Condition means the following, as they are defined in this Certificate:

- Alzheimer's Disease;
- Coronary Artery Bypass Graft;
- Full Benefit Cancer;
- Partial Benefit Cancer;
- Heart Attack;
- Kidney Failure;
- Stroke; or
- any of the Listed Conditions.

[**Covered Person** means You and, if insured under the Group Policy for the insurance described in this Certificate, Your Dependents.]

[**Dependent** means Your Spouse, Domestic Partner and/or Dependent Child.]

DEFINITIONS (continued)

[Dependent Child means the following:

Your biological, adopted, or step child who is [at least **[1-15]** days old,] under age **[18-26]**, unmarried and supported by You; and

Your biological, adopted or stepchild between ages **[18-25]** and **[19-26]** who is:

- unmarried;
- supported by You;
- not employed on a full-time basis; and
- a full-time student at an accredited school, college or university that is licensed in the jurisdiction where it is located.

The term does not include an unborn or stillborn child, or any person who;

- is serving in the armed forces, or any auxiliary units of the armed forces, of any country;
- lives outside of the United States for more than **[6-48]** consecutive months; or
- is insured under the Group Policy as an employee.

A Dependent Child cannot be insured as a Dependent Child of more than one employee under the Group Policy. Your adopted child will not be a Dependent Child prior to the date the child is placed in Your home for adoption.]

[Dependent Insurance means insurance under this Certificate for Your Dependents.]

Diagnosis means the establishment of a Covered Condition by a Physician through the use of clinical and/or laboratory findings.

Diagnose means the act of making a Diagnosis.

[Disabled or Disability means that, solely due to a Covered Condition for which We have paid a benefit under this Certificate:

- while You are unemployed, You become and remain continuously unable to perform two or more Activities of Daily Living; or
- while You are employed, You become and remain continuously unable to perform any work for pay or benefits for which You are or become reasonably fitted by Your education, training or experience.]

DEFINITIONS (continued)

[Domestic Partner means each of two people, one of whom is an employee of the Group Policyholder, who:

1. have registered as each other's domestic partner, civil union partner or reciprocal beneficiary with a government agency where such registration is available; or
2. are of the same or opposite sex and have a mutually dependent relationship so that each has an insurable interest in the life of the other. Each person must be:
 - 18 years of age or older;
 - unmarried;
 - the sole domestic partner of the other;
 - sharing a primary residence with the other;
 - not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

A Domestic Partner declaration attesting to the existence of an insurable interest in one another's lives must be completed and signed by the employee.

The term "Domestic Partner" does not include any person who:

- is serving in the armed forces, or any auxiliary units of the armed forces, of any country; or
- lives outside the United States for more than **[6-48]** consecutive months.

No person can be insured under the Group Policy as both an employee and as a Domestic Partner.]

[Enrollment Form means the Written form provided by Us that You use to enroll for insurance under the Group Policy, including any amendments thereto.]

First Occurs or **First Occurrence** means, with respect to:

- Full Benefit Cancer, the first time after a Covered Person initially becomes insured under the Group Policy that such Covered Condition Occurs;
- Full Benefit Cancer, after an Occurrence of Full Benefit Cancer while the Covered Person is insured under the Group Policy, an Occurrence of a Separate and Unrelated Full Benefit Cancer;
- Partial Benefit Cancer, the first time after a Covered Person initially becomes insured under the Group Policy that that such Covered Condition Occurs;
- Partial Benefit Cancer, after an Occurrence of Partial Benefit Cancer while the Covered Person is insured under the Group Policy, an Occurrence of a Separate and Unrelated Partial Benefit Cancer; or
- all other Covered Conditions the first time after a Covered Person initially becomes insured under the Group Policy that such Covered Condition Occurs.

DEFINITIONS (continued)

Full Benefit Cancer means the presence of one or more malignant tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue provided that a Physician who is Board Certified in the medical specialty that is appropriate for the type of cancer involved has determined that:

- Surgery, radiotherapy, or chemotherapy is medically necessary;
- there is metastasis; or
- the patient has terminal cancer, is expected to die within 24 months or less from the date of Diagnosis and will not benefit from, or has exhausted, curative therapy.

[**Full-Time** means Active Work on the Group Policyholder's regular work schedule for the class of employees to which You belong. The work schedule must be at least 30 hours per week.]

Geriatrician means a Physician specializing in the assessment and treatment of elderly people. The Physician must be Board Certified in geriatric medicine by the American Board of Geriatric Medicine.

Group Policy means the policy of insurance issued by Us to the Group Policyholder under which this Certificate is issued.

Group Policyholder means [the employer named on the first page of this Certificate.]

Heart Attack (myocardial infarction) means the death of a portion of the heart muscle as a result of obstruction of one or more coronary arteries due to atherosclerosis, spasm, thrombus or emboli.

[**Hospital** means a short-term, acute care, general facility which:

- is primarily engaged in providing, by or under the continuous supervision of Physicians, to inpatients, diagnostic services and therapeutic services for Diagnosis, treatment and care of injured or sick persons;
- has organized departments of medicine and major surgery;
- has a requirement that every patient must be under the care of a Physician or dentist;
- provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
- is duly licensed by the agency responsible for licensing such Hospitals; and
- is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational or rehabilitative care.

Hospitalized means:

- admission for inpatient care in a Hospital;
- receipt of care in a hospice facility, an intermediate care facility or a long-term care facility; or
- receipt of the following treatment, wherever performed:
 - chemotherapy;
 - radiation therapy; or
 - dialysis.]

Initial Benefit means the benefit, as specified in the Schedule of Insurance, that We will pay for a Covered Condition that First Occurs while coverage is in effect under this Certificate.

DEFINITIONS (continued)

Kidney Failure means the total, end stage, irreversible failure of both kidneys to function, provided that a Physician who is a Board Certified nephrologist has determined that such failure requires either:

- immediate and regular kidney dialysis (no less often than weekly) that is expected by such Physician to continue for at least 6 months; or
- a kidney transplant.

Listed Condition or Listed Conditions means any of the following diseases:

- Addison's disease (adrenal hypofunction);
- amyotrophic lateral sclerosis (Lou Gehrig's disease);
- cerebrospinal meningitis (bacterial);
- cerebral palsy;
- cystic fibrosis;
- diphtheria;
- encephalitis;
- Huntington's disease (Huntington's chorea);
- Legionnaire's disease;
- malaria;
- multiple sclerosis (definitive diagnosis);
- muscular dystrophy;
- myasthenia gravis;
- necrotizing fasciitis;
- osteomyelitis;
- poliomyelitis;
- rabies;
- sickle cell anemia (excluding sickle cell trait);
- systemic lupus erythematosus (SLE);
- systemic sclerosis (scleroderma);
- tetanus; and
- tuberculosis.

[Lodging means an establishment licensed under the laws where it is located, such as a motel, hotel, or other facility that provides sleeping accommodations to the general public in exchange for a fee.]

Maximum Benefit Amount means the maximum amount of benefits for which an individual in an eligible class can apply under the Group Policy.

Medical Coverage means coverage under Medicare or an insurance policy, health maintenance organization contract, or employer's plan of self-insurance providing benefits for hospital, surgical and medical expenses or treatment. Medical Coverage does not include Medicaid.

Neurologist means a Physician who specializes in the diagnosis and treatment of disorders of the nervous system and who is Board Certified by the American Board of Psychiatry and Neurology, Inc.

Neuropsychologist means a psychologist who has completed special training in the neurological causes of brain disorders and who specializes in diagnosing and treating these illnesses using a predominantly medical approach and is Board Certified by the American Board of Professional Neuropsychology.

DEFINITIONS (continued)

Occurs or Occurrence means:

- with respect to Full Benefit Cancer, Partial Benefit Cancer, Heart Attack, Kidney Failure, Stroke, or a Listed Condition that [the Covered Person]:
 1. experience[s] such Covered Condition; and
 2. [is] Diagnosed with such Covered Condition.
- with respect to Coronary Artery Bypass Graft, that [the Covered Person] undergo[es] a Coronary Artery Bypass Graft.
- with respect to Alzheimer's Disease that [the Covered Person]:
 1. experience[s] such Covered Condition;
 2. [is] Diagnosed with such Covered Condition; and
 3. all other etiologies have been ruled out by a Neurologist; Geriatrician or Neuropsychologist.

[Part-Time means Active Work on the Group Policyholder's regular work schedule for the class of employees to which You belong. The work schedule must be at least 20 hours per week.]

Partial Benefit Cancer means one of the following conditions that meets the TNM Staging classification and other qualifications specified below:

- carcinoma in situ classified as TisN0M0, provided that Surgery, radiotherapy or chemotherapy has been determined to be medically necessary by a Physician who is Board Certified in the medical specialty that is appropriate for the type of carcinoma in situ involved;
- malignant tumors classified as T1N0M0 or greater which are treated by endoscopic procedures alone;
- malignant melanomas classified as T1N0M0, for which a pathology report shows maximum thickness less than or equal to 0.75 millimeters using the Breslow method of determining tumor thickness; and
- tumors of the prostate classified as T1bN0M0, or T1cN0M0, provided that they are treated with a radical prostatectomy or external beam radiotherapy.

Physician means an individual who has received a degree of doctor of medicine (M.D.), or doctor of osteopathy (D.O.), and is acting within the scope of a valid license issued in the United States to Diagnose a Covered Condition or to perform the services required for a Covered Condition for which a claim is made. A Physician is not:

- You,
- Your [S]pouse[, Your Domestic Partner] or anyone to whom you are related by blood or marriage;
- anyone with whom you are residing;
- Your adopted or step-child;
- anyone with whom You share a business interest; or
- Your employee.

DEFINITIONS (continued)

Practitioner of the Healing Arts means any person who holds a valid license in the United States to engage in the diagnosis or treatment of disease or any ailment of the human body.

[**Primary Residence** means the dwelling where a person lives for the majority of the time, whether the person owns or rents the dwelling.]

Proof means Written evidence satisfactory to us that a claimant has satisfied the conditions and requirements for any benefit described in this Certificate. When a claim is made for any benefit described in this Certificate, Proof must establish:

- the nature and extent of the loss or condition;
- Our obligation to pay the claim; and
- the claimant's right to receive payment.

Except as provided in the Examinations and Autopsy provisions of this Certificate, Proof must be provided at the claimant's expense.

Recur or Recurrence means:

- with respect to Coronary Artery Bypass Graft:
 1. an Occurrence of Coronary Artery Bypass Graft if We have already paid an Initial Benefit for the First Occurrence of Coronary Artery Bypass Graft.
- with respect to Full Benefit Cancer, an Occurrence of Full Benefit Cancer that:
 1. Occurs after an Initial Benefit was paid for a First Occurrence of Full Benefit Cancer.
- with respect to Partial Benefit Cancer, an Occurrence of Partial Benefit Cancer that:
 1. Occurs after an Initial Benefit was paid for a First Occurrence of Partial Benefit Cancer.
- with respect to Heart Attack:
 1. an Occurrence of Heart Attack after We have already paid an Initial Benefit for the First Occurrence of Heart Attack.
- with respect to Stroke:
 1. an Occurrence of Stroke after We have already paid an Initial Benefit for the First Occurrence of Stroke.
- [with respect to Listed Conditions:
 1. an Occurrence of rabies if We have already paid an Initial Benefit for a previous Occurrence of rabies.]

Separate & Unrelated means a Full Benefit Cancer or a Partial Benefit Cancer that is:

- not a metastasis of a previously Diagnosed Full Benefit Cancer; and
- distinct from any previously Diagnosed Full Benefit Cancer or Partial Benefit Cancer.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record. The signature may be transmitted by paper or electronic media, provided it is consistent with applicable law.

DEFINITIONS (continued)

[Spouse means Your lawful spouse. The term does not include any person who:

- is serving in the armed forces, or auxiliary units of the armed forces, of any country;
- lives outside the United States for more than **[6-48]** consecutive months; or
- is insured under the Group Policy as an employee.]

Stroke means a cerebrovascular accident or incident producing measurable, functional and permanent neurological impairment (not including transient ischemic attacks (TIA), or prolonged reversible ischemic attacks) caused by any of the following which result in an infarction of brain tissue:

- hemorrhage;
- thrombus; or
- embolus from an extracranial source.

[Supplemental Benefit(s) are the following:

- Health Screening Benefit;
- Lodging Benefit;
- Transportation Benefit;
- [Evaluation Benefit;] and
- [NCI Cancer Center Benefit] .]

Surgery means a procedure performed by a Physician involving the cutting of [the Covered Person's] skin or tissue that in and of itself is intended to be curative or palliative. Surgery does not include endoscopic procedures.

TNM Staging means the classification standards for cancer developed by the American Joint Committee on Cancer.

Total Benefit Amount means the maximum aggregate amount, as specified in the Schedule of Insurance, that We will pay for any and all Covered Conditions combined[, per Covered Person, per lifetime,] as provided under this Certificate [or any Certificate it replaces]. [The Total Benefit Amount does not include Supplemental Benefits.]

[Treatment Center means any of the following medical facilities where [a Covered Person] may receive treatment and which is located outside of a 100-mile radius of [the Covered Person's] Primary Residence:

- Hospital;
- radiation therapy center;
- chemotherapy center;
- oncology clinic; or
- specialized free-standing treatment center.]

United States means the United States of America, its territories and its possessions.

We, Us and **Our** mean Metropolitan Life Insurance Company.

Write, Written or **Writing** means a record that may be transmitted by paper or electronic media, and that is consistent with applicable law.

You and **Your** means [an employee] who is insured under the Group Policy for the insurance described in this Certificate.

SPECIAL RULES FOR COVERED PERSONS PREVIOUSLY INSURED UNDER ANOTHER GROUP CRITICAL ILLNESS INSURANCE POLICY ISSUED TO THE GROUP POLICYHOLDER

The Group Policy is replacing another policy of group critical illness insurance that was issued to the Group Policyholder. This section explains how the replacement of that other group critical illness insurance policy will affect people who were covered under that policy.

In this section, the terms listed below will have the meanings listed below.

New Policy means the Group Policy under which this Certificate is issued.

Old Policy means the policy of group critical illness insurance that was replaced by the New Policy.

[Each Covered Person who was insured under the Old Policy on the date that it ended] will be:

- insured under the New Policy on the date it takes effect; and
- credited for the time [such Covered Person] had been continuously insured under the Old Policy on the date it ended in determining:
 1. [whether a Covered Condition is a Preexisting Condition under the Preexisting Condition Exclusion in this Certificate;] [and
 2. whether a Covered Condition is subject to the Waiting Period in this Certificate.]

To the extent that benefits were paid under the Old Policy with respect to [a Covered Person] for any Covered Condition:

- if that Covered Condition Occurs under the New Policy, it will be treated as a Recurrence; and
- the Total Benefit Amount with respect to [such Covered Person] under this Certificate will be reduced.

[The form that was used to enroll [a Covered Person] for insurance under the Old Policy will be used as the Enrollment Form for [such Covered Person] under the New Policy.]

CRITICAL ILLNESS BENEFITS FOR ALZHEIMER'S DISEASE, CORONARY ARTERY BYPASS GRAFT, FULL BENEFIT CANCER, HEART ATTACK, KIDNEY FAILURE, AND STROKE

If any of the following Covered Conditions First Occurs for [a Covered Person], while [such Covered Person is] insured under this Certificate, Proof of the Covered Condition must be sent to Us. When We receive such Proof, We will review the claim and if We approve it, will pay the benefit described below for such Covered Condition, provided, however, that We will never pay more [with respect to any Covered Person] than the Total Benefit Amount shown in the Schedule of Insurance.

100% of the Benefit Amount is payable for the following Covered Conditions that First Occur [for a Covered Person] while [such Covered Person is] insured under this Certificate:

1. Alzheimer's Disease;
2. Coronary Artery Bypass Graft;
3. Full Benefit Cancer;
4. Heart Attack;
5. Kidney Failure; or
6. Stroke.

Payment of this benefit reduces the Total Benefit Amount. See the *Reduction on Account of Prior Claims Paid* provision.

CRITICAL ILLNESS BENEFITS FOR PARTIAL BENEFIT CANCER AND LISTED CONDITIONS

If any of the following Covered Conditions First Occurs for [a Covered Person], while [such Covered Person is] insured under this Certificate, Proof of the Covered Condition must be sent to Us. When We receive such Proof, We will review the claim and if We approve it, will pay the benefit described below for such Covered Condition, provided, however, that We will never pay more [with respect to any Covered Person] than the Total Benefit Amount shown in the Schedule of Insurance.

25% of the Benefit Amount is payable for the following Covered Conditions that First Occur [for a Covered Person] while [such Covered Person is] insured under this Certificate:

1. Partial Benefit Cancer; or
2. a Listed Condition.

Payment of this benefit will reduce the Total Benefit Amount. See the *Reduction on Account of Prior Claims Paid* provision.

RECURRENCE BENEFIT

We will pay the Recurrence Benefit shown in the Schedule of Insurance for a Recurrence subject to the following limitations:

- We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period; and
- We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless [the Covered Person] has not, for a period of [**30-180**] days, had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit.

Payment of this benefit will reduce the Total Benefit Amount. See the *Reduction on Account of Prior Claims Paid* provision.

REDUCTION ON ACCOUNT OF PRIOR CLAIMS PAID

We will reduce what We pay for a claim so that the amount We pay, when combined with amounts for all claims We have previously paid [for the same Covered Person], does not exceed the Total Benefit Amount that was in effect for that Covered Person on the date of the most recent Covered Condition. [This provision does not apply to claim payments for Supplemental Benefits.]

SUPPLEMENTAL BENEFITS

[HEALTH SCREENING BENEFIT

If [a Covered Person] takes one of the screening/prevention measures listed below while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay a Health Screening Benefit upon submission of Proof that such measure was taken. When We receive such Proof, We will review it, and if We approve the claim, We will pay a Health Screening Benefit of [\$50-\$200].

The screening/prevention measures for which a Health Screening Benefit may be paid are:

- [annual physical exam;
- biopsies for cancer;
- blood test to determine total cholesterol;
- blood test to determine triglycerides;
- bone marrow testing;
- breast MRI;
- breast ultrasound;
- breast sonogram;
- cancer antigen 15-3 blood test for breast cancer (CA 15-3);
- cancer antigen 125 blood test for ovarian cancer (CA 125);
- carcinoembryonic antigen blood test for colon cancer (CEA);
- carotid doppler;
- chest x-rays;
- clinical testicular exam;
- colonoscopy;
- digital rectal exam (DRE);
- Doppler screening for cancer;
- Doppler screening for peripheral vascular disease;
- echocardiogram;
- electrocardiogram (EKG);
- endoscopy;
- fasting blood glucose test;
- fasting plasma glucose test;
- flexible sigmoidoscopy;
- hemoccult stool specimen;
- hemoglobin A1C;
- human papillomavirus (HPV) vaccination;
- lipid panel;
- mammogram;
- oral cancer screening;
- pap smears or thin prep pap test;
- prostate-specific antigen (PSA) test;
- serum cholesterol test to determine LDL and HDL levels;
- serum protein electrophoresis;
- skin cancer biopsy;
- skin cancer screening;
- skin exam;
- stress test on bicycle or treadmill;
- successful completion of smoking cessation program;

SUPPLEMENTAL BENEFITS (continued)

HEALTH SCREENING BENEFIT (continued)

- tests for sexually transmitted infections (STIs);
- thermography;
- two hour post-load plasma glucose test;
- ultrasounds for cancer detection;
- ultrasound screening of the abdominal aorta for abdominal aortic aneurysms; or
- virtual colonoscopy.]

We will only pay one Health Screening Benefit [per Covered Person] per calendar year.

Payment of this benefit will not reduce the Total Benefit Amount.]

[LODGING BENEFIT

If [the Covered Person] is Diagnosed with a Covered Condition and if the conditions of this provision are met, [the Covered Person] will be eligible for the Lodging Benefit. If [the Covered Person] receives treatment for the Covered Condition at a Treatment Center, while [such Covered Person] is insured under this Certificate [and after Your insurance has been in effect for [1-12] months], We will pay the following benefit, subject to the limitations below:

- We pay \$[60-100] per day, up to a maximum of [60-180] days per calendar year, when [a Covered Person] stays in a Lodging while receiving treatment.

Limitations:

- We will only pay a Lodging Benefit for the 24 hours prior to [the Covered Person's] receipt of treatment, and for the 24 hours following the receipt of treatment.
- You must submit Proof that the treatment was received.
- You must submit Proof that [the Covered Person] incurred an expense for staying at a Lodging.

Payment of this benefit will not reduce the Total Benefit Amount.]

[TRANSPORTATION BENEFIT

If [the Covered Person] is Diagnosed with a Covered Condition and if the conditions of this provision are met, [the Covered Person] will be eligible for the Transportation Benefit. If [the Covered Person] receives treatment at a Treatment Center for the Covered Condition, while [such Covered Person] is insured under this Certificate [and after Your insurance has been in effect for [1-12] months], We will pay the following benefit, subject to the limitations below:

- We will pay \$[0.25-1.00] per mile for a maximum of \$[1,000-2,500] per round trip, up to a maximum of \$5,000 per calendar year, for [the Covered Person] receiving benefits for the related Covered Condition. Mileage is measured from [the Covered Person's] Primary Residence to the Treatment Center.

Limitations:

- We will not pay more than \$5,000 in any calendar year for the Transportation Benefit.
- You must submit Proof that the treatment was received.

Payment of this benefit will not reduce the Total Benefit Amount.]

EVALUATION BENEFIT

For purposes of this section:

Evaluation Center means a facility that is:

- licensed or certified under the laws where it is located to provide diagnostic services for the Covered Condition for which evaluation is sought[; and
- which has been recognized by the Group Policyholder in Writing as an evaluation center for purposes of the Evaluation Benefit].

If [a Covered Person] is Diagnosed with a Covered Condition other than Listed Conditions, and if the conditions of this provision are met, [that Covered Person] will be eligible for the Evaluation Benefit. If [a Covered Person] receives an evaluation at an Evaluation Center while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay the following benefit, subject to the limitations below:

- \$[500-1,000] for the evaluation or consultation; and
- \$[250-500] if the Evaluation Center is more than 100 miles from [the Covered Person's] Primary Residence.

Limitations:

- This benefit is limited to one payment for each Initial Benefit or Recurrence Benefit received by [the Covered Person] for any Covered Condition other than Listed Conditions and only if an evaluation is received by [the Covered Person].
- We will only pay this benefit if We have already paid an Initial Benefit or Recurrence Benefit for the Covered Condition for which [the Covered Person is] receiving an evaluation.
- You must submit Proof that the evaluation was received.
- We will not pay for benefits under this section for more than [5] evaluations [per Covered Person] while coverage is in effect under this Certificate.

Payment of this benefit will not reduce the Total Benefit Amount.

NCI CANCER CENTER BENEFIT

For purposes of this section:

NCI Cancer Center means any facility designated by the National Cancer Institute as an “NCI Designated Cancer Center.”

If [a Covered Person is] Diagnosed with either Full Benefit Cancer or Partial Benefit Cancer and if the conditions of this provision are met, [that Covered Person] will be eligible for the NCI Cancer Center Benefit. If [a Covered Person] receives an evaluation at an NCI Cancer Center while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay the following benefit, subject to the limitations below:

- **[\$500-1,000]** for the evaluation or consultation; and
- **[\$250-500]** if the NCI Cancer Center is more than 100 miles from [the Covered Person's] Primary Residence.

Limitations:

- This benefit is limited to one payment for each Initial Benefit or Recurrence Benefit received by [the Covered Person] for Full Benefit Cancer and Partial Benefit Cancer and only if an NCI Cancer Center evaluation is received by [the Covered Person].
- We will only pay this benefit if We have already paid an Initial Benefit or Recurrence Benefit for the Full Benefit Cancer or the Partial Benefit Cancer for which [the Covered Person is] receiving an evaluation.
- You must submit Proof that the evaluation was received.

Payment of this benefit will not reduce the Total Benefit Amount.

EXCLUSIONS THAT APPLY TO SPECIFIC COVERED CONDITIONS

Alzheimer's Disease

We will not pay benefits for a Diagnosis of Alzheimer's Disease for:

- other central nervous system conditions that may cause deficits in memory and cognition (e.g., cerebrovascular disease, Parkinson's disease, normal-pressure hydrocephalus);
- systemic conditions that are known to cause dementia (e.g., hypothyroidism, vitamin B12 or folic acid deficiency, niacin deficiency, hypercalcemia, neurosyphilis);
- substance-induced conditions; or
- any form of dementia that is not diagnosed as Alzheimer's Disease.

Coronary Artery Bypass Graft

We will not pay benefits for Coronary Artery Bypass Graft:

- performed outside the United States; or
- that does not involve median sternotomy (a surgical incision in which the sternum, also known as the breastbone, is divided down the middle from top to bottom).

Full Benefit Cancer

We will not pay benefits for a Diagnosis of Full Benefit Cancer for:

- any condition that is Partial Benefit Cancer;
- any benign tumor, dysplasia, intraepithelial neoplasia or pre-malignant growth;
- any papillary tumor of the bladder classified as Ta under TNM Staging;
- any tumor of the prostate classified as T1N0M0 under TNM Staging;
- any papillary tumor of the thyroid that is classified as T1N0M0 or less under TNM Staging and is one centimeter or less in diameter unless there is metastasis;
- any tumor in the presence of human immuno-deficiency virus;
- any non-melanoma skin cancer unless there is metastasis; or
- any malignant tumor classified as less than T1N0M0 under TNM Staging.

Partial Benefit Cancer

We will not pay benefits for a Diagnosis of Partial Benefit Cancer for:

- any benign tumor, dysplasia, intraepithelial neoplasia or pre-malignant growth;
- any papillary tumor of the bladder classified as Ta under TNM Staging;
- any tumor of the prostate classified as T1aN0M0 under TNM Staging;
- any papillary tumor of the thyroid that is classified as T1N0M0 or less under TNM Staging and is one centimeter or less in diameter;
- any tumor in the presence of human immuno-deficiency virus;
- any non-melanoma skin cancer; or
- any melanoma in situ classified as TisN0M0 under TNM Staging.

EXCLUSIONS THAT APPLY TO SPECIFIC COVERED CONDITIONS (continued)

Stroke

We will not pay benefits for a Diagnosis of Stroke for:

- cerebral symptoms due to migraine;
- cerebral injury resulting from trauma or hypoxia; or
- vascular disease affecting the eye or optic nerve or vestibular functions.

Listed Conditions

We will not pay benefits for:

- a Diagnosis of multiple sclerosis for clinically isolated syndrome (CIS);
- a Diagnosis of systemic lupus erythematosus (SLE) for any form of Lupus that is not Diagnosed as systemic lupus erythematosus (SLE); or
- a suspected or probable Diagnosis of a Listed Condition.

ADDITIONAL PROOF REQUIREMENTS FOR EACH COVERED CONDITION

Alzheimer's Disease

Proof of Alzheimer's Disease requires a Diagnosis made in Writing by a Neurologist, Geriatrician, or Neuropsychologist and supported by all of the following:

- formal neuropsychological testing performed by a Neuropsychologist confirming dementia;
- laboratory tests have been completed as part of the evaluation to rule out etiologies other than Alzheimer's Disease; and
- magnetic resonance imaging, computerized tomography or other reliable imaging techniques that have been completed as part of the evaluation to rule out etiologies other than Alzheimer's Disease.

The Covered Condition for Alzheimer's Disease will be deemed to Occur on the date that the Diagnosis of Alzheimer's Disease is made and all other etiologies have been ruled out.

Coronary Artery Bypass Graft

Proof of Coronary Artery Bypass Graft requires submission of medical records evidencing that the Coronary Artery Bypass Graft:

- was determined to be medically necessary by a Physician who is Board Certified in cardiology;
- was supported by pre-operative angiographic evidence; and
- has been performed.

The Covered Condition for Coronary Artery Bypass Graft will be deemed to Occur on the date that the Coronary Artery Bypass Graft is performed.

Full Benefit Cancer

Unless We accept a Clinical Diagnosis as provided in this Certificate, Diagnosis of Full Benefit Cancer must be based upon microscopic (histologic) examination of fixed tissues or preparations of blood or bone marrow. Such examination must be documented in a Written pathology report by a Physician who is Board Certified in pathology. The Covered Condition for Full Benefit Cancer will be deemed to Occur upon the date that the Diagnosis of Full Benefit Cancer is made.

Partial Benefit Cancer

Unless We accept a Clinical Diagnosis as provided in this Certificate, Diagnosis of Partial Benefit Cancer must be based upon microscopic (histologic) examination of fixed tissue or preparations of blood or bone marrow. Such examination must be documented in a Written pathology report by a Physician who is Board Certified in pathology. The Covered Condition for Partial Benefit Cancer will be deemed to Occur upon the date the Diagnosis of Partial Benefit Cancer is made.

ADDITIONAL PROOF REQUIREMENTS FOR EACH COVERED CONDITION (continued)

Heart Attack

Diagnosis of Heart Attack must be made in Writing by a Physician and supported by medical records showing an elevation of enzymes, troponins or other biochemical cardiac markers, and two of the three following criteria associated with the Heart Attack for which a claim is being made:

1. typical chest pain characteristic of an acute myocardial infarction, requiring [the Covered Person] to be Hospitalized as an inpatient;
2. electrocardiograph (EKG) changes on one or a series of electrocardiograms taken at the time [the Covered Person] experiences the Heart Attack for which a claim is being made, which changes are indicative of an acute myocardial infarction, but, if [the Covered Person] had any prior electrocardiogram(s), the electrocardiogram(s) presented as Proof of Heart Attack must show changes from the [the Covered Person's] last electrocardiogram, and such changes must be indicative of an acute myocardial infarction; or
3. confirmatory imaging studies such as thallium scans, or echocardiograms indicative of an acute myocardial infarction, but, if the [Covered Person] had any prior imaging studies, the imaging studies presented as Proof of Heart Attack must show changes from [the Covered Person's] last imaging studies, which changes must be indicative of a myocardial infarction.

The Covered Condition for Heart Attack will be deemed to Occur on the date the Diagnosis of Heart Attack is made.

Kidney Failure

Diagnosis of Kidney Failure must be made in Writing by a Physician who is Board Certified in nephrology, and must be supported by medical records. The Covered Condition for Kidney Failure will be deemed to Occur on the date the Diagnosis of Kidney Failure is made.

Stroke

Diagnosis of Stroke must be made in Writing and be based upon medical records indicating objective evidence of significant neurological impairment that is functional, measurable and permanent as demonstrated by magnetic resonance imaging, computerized tomography or other reliable imaging techniques. Such neurological impairment must be confirmed in Writing no earlier than 30 days after the cerebrovascular accident or incident by a Physician who is Board Certified in neurology and be based upon objective evidence of significant neurological, motor or sensory impairment, which impairment must be present on the date that such Written confirmation is made. The Covered Condition for Stroke will be deemed to Occur on the date the Diagnosis of Stroke is made.

Listed Conditions

Diagnosis of a Listed Condition must be made in Writing by a Physician and must be supported by medical records. The Covered Condition for a Listed Condition will be deemed to Occur on the date the Diagnosis of a Listed Condition is made.

OTHER EXCLUSIONS

EXCLUSION FOR INTOXICATION

We will not pay benefits for any Covered Condition that is caused by, contributed to by, or results from [a Covered Person's] involvement in an incident, where [such Covered Person is] intoxicated at the time of the incident and is the operator of a vehicle involved in the incident.

Intoxicated means that [the Covered Person's] alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident happened.

GENERAL EXCLUSIONS

We will not pay benefits for any Covered Conditions caused by, contributed to by, or resulting from [a Covered Person]:

- participating in a felony, riot or insurrection;
- intentionally causing a self-inflicted injury;
- committing or attempting to commit suicide while sane or insane;
- voluntarily taking or using any drug, medication or sedative unless it is:
 - taken or used as prescribed by a Physician, or
 - an "over the counter" drug, medication or sedative taken according to package directions;
- engaging in any illegal occupation; or
- serving in the armed forces or any auxiliary unit of the armed forces of any country.

We will not pay benefits for Covered Conditions arising from war or any act of war, even if war is not declared.

We will not pay benefits for any Covered Condition for which Diagnosis is made outside the United States, unless the Diagnosis is confirmed in the United States, in which case the Covered Condition will be deemed to Occur on the date the Diagnosis is made outside the United States.

WAIVER OF PREMIUMS

If You become Disabled while you are under age 70 and insured under this Certificate, and You remain Disabled continuously for [90-365] days, Proof of your Disability must be sent to us in order to submit a claim for Waiver of Premium. Such Proof must be sent to us during the [90-365] day period that follows the [ninetieth – three hundred sixty-fifth] day of Your continuous Disability or You will not be eligible for Waiver of Premiums. As part of such Proof, We may choose a Physician to examine You to verify that You are Disabled. If We do so, We will pay for such exam.

When we receive such Proof, we will review the claim and if we approve it, we will waive the premiums due for You and Your Dependents starting with the first premium that becomes due on or after the date You have been Disabled continuously for [90-365] days, subject to the following:

- We will not waive premiums for any period during which You are not under the care of a Physician for the Covered Condition that causes Your Disability;
- We will not waive premiums if you do not remain insured during the first [90-365] days of continuous Disability either under this Certificate [or under a certificate issued to You pursuant to the PORTABILITY OF COVERAGE section]; and
- We will not waive premiums if Your Disability is not solely caused by a Covered Condition for which We have paid a benefit under this Certificate.

If We waive any premium under this provision that has already been paid to Us, We will return the premium to whomever paid it to Us.

To verify that You continue to be Disabled without interruption after Our initial approval, We may periodically ask You to send Us Proof that You continue to be Disabled.

We will continue to waive premiums under this provision until the earliest of:

- the date You are no longer Disabled;
- Your seventieth birthday;
- the date You fail to send us Proof that You continue to be Disabled as required under this provision;
- [[1-5] years from the date We first began to waive premiums;] or
- the date the Group Policy ends.

IMPORTANT NOTICE

[On the date Your insurance ends, We will not know whether You will be able to satisfy the Disability and Proof requirements specified above. For this reason, We urge You to consider taking the following steps:

Step 1 When Your Insurance ends, ask the Group Policyholder if such insurance will be continued with premium payment by the Group Policyholder. If the answer is yes, ask if such continuation will be for at least [90-365] days. If the answer is yes, file a claim for Waiver of Premiums under this section at the end of [90-365] days of continuous Disability.

If the Group Policyholder will not continue insurance as described in Step 1, proceed to Step 2.

WAIVER OF PREMIUMS (continued)

Step 2. Read the section[s] titled [PORTABILITY OF COVERAGE and] CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT. You may have the option to continue your insurance under the Group Policy [or under another policy issued by us for people exercising their portability option].

If the Group Policyholder does not continue Your insurance as described in Step 1 and You do not continue your insurance as described in Step 2 You will not be eligible for Waiver of Premiums because You will not have been continuously insured during the first [90-365] days of Disability.]



Metropolitan Life Insurance Company
[200 Park Avenue], New York, New York [10010-3690]

MAJOR ORGAN TRANSPLANT RIDER

Group Policy No.: [XXXXXX-G]

Policyholder: [ABC Company]

Rider Effective Date: [January 1, XXXX]

The Certificate is changed as follows.

The following sections are added:

Major Organ Transplant Benefit Amount

For You:	[\$1,000-\$500,000]
For Your Spouse or Domestic Partner:	[\$1,000-\$500,000]
For Your Dependent Child:	[\$1,000-\$500,000]

CRITICAL ILLNESS BENEFITS FOR MAJOR ORGAN TRANSPLANT

If Major Organ Transplant First Occurs for [a Covered Person], while [such Covered Person is] insured under this rider, Proof of Major Organ Transplant must be sent to Us. When We receive such Proof, We will review the claim and if We approve it, will pay the benefit described below for such Major Organ Transplant.

The Major Organ Transplant Benefit Amount shown above is payable for Major Organ Transplant that First Occurs [for a Covered Person] while coverage is in effect under this rider.

We will only pay for one Major Organ Transplant [per Covered Person] while coverage is in effect under this rider.

Payment of this benefit does NOT reduce the Total Benefit Amount.

Exclusions that Apply to Major Organ Transplant

We will not pay benefits for a Major Organ Transplant:

- performed outside the United States;
- involving organs received from non-human donors;
- involving implantation of mechanical devices or mechanical organs;

- involving stem cell generated transplants; or
- involving islet cell transplants.

Additional Proof Requirements for Major Organ Transplant

Proof of Major Organ Transplant requires submission of medical records evidencing that the Major Organ Transplant was deemed medically necessary by a Physician who is Board Certified in a medical specialty that is appropriate for the organ involved, and that either:

- [the Covered Person] has been placed on the Transplant List; or
- the Major Organ Transplant has been performed.

The Covered Condition for Major Organ Transplant will be deemed to Occur on the earlier of:

- [the date the Covered Person] is placed on the Transplant List; or
- the date that the Major Organ Transplant is performed.

Impact on Other Certificate Provisions

The following Certificate provisions and/or requirements are changed by this rider:

The “Definitions” section of the Certificate is changed as follows:

The definition of “Covered Condition” is deleted and replaced with the following:

Covered Condition means the following, as they are defined in the Certificate:

- Alzheimer’s Disease;
- Coronary Artery Bypass Graft;
- Full Benefit Cancer;
- Partial Benefit Cancer;
- Heart Attack;
- Kidney Failure;
- Major Organ Transplant;
- Stroke; or
- any of the Listed Conditions.

The following definition of “Major Organ Transplant” is added:

Major Organ Transplant means:

- the irreversible failure of [a Covered Person’s] heart, lung, pancreas, entire kidney or any combination thereof, for which a Physician has determined that the complete replacement of such organ with an entire organ from a human donor is

- medically necessary, and either [such Covered Person has] been placed on the Transplant List or such transplant procedure has been performed;
- the irreversible failure of [a Covered Person's] liver for which a Physician has determined that the complete or partial replacement of the liver with a liver or liver tissue from a human donor is medically necessary by a Physician and either [such Covered Person has] been placed on the Transplant List or such procedure has been performed; or
 - the replacement of [a Covered Person's] bone marrow with bone marrow from [the Covered Person] or another human donor, which replacement is determined to be medically necessary by a Physician who is Board Certified in hematology or oncology in order to treat irreversible failure of [such Covered Person's] bone marrow.

The definition of "Occurs or Occurrence" is deleted and replaced with the following:

Occurs or Occurrence means:

- with respect to Full Benefit Cancer, Partial Benefit Cancer, Heart Attack, Kidney Failure, Stroke, or a Listed Conditions that [the Covered Person]:
 1. experience[s] such Covered Condition; and
 2. [is] Diagnosed with such Covered Condition.
- with respect to Coronary Artery Bypass Graft, that [the Covered Person] undergo[es] a Coronary Artery Bypass Graft.
- with respect to Major Organ Transplant, that [the Covered Person]
 1. is placed on the Transplant List; or
 2. undergo[es] such Major Organ Transplant.
- with respect to Alzheimer's Disease that [the Covered Person]:
 1. experience[s] such Covered Condition;
 2. [is] Diagnosed with such Covered Condition; and
 3. all other etiologies have been ruled out by a Neurologist, Geriatrician or a Neuropsychologist.

The definition of "Total Benefit Amount" is deleted and replaced with the following:

Total Benefit Amount means the maximum aggregate amount, as specified in the Schedule of Insurance, that We Will pay for any and all Covered Conditions combined[, per Covered Person, per lifetime,] as provided under this Certificate [or any Certificate it replaces]. The Total Benefit Amount does not include [Supplemental Benefits or] the Major Organ Transplant Benefit Amount.

The following definition of "Transplant List" is added:

Transplant List means the Organ Procurement and Transportation Network (OPTN) list.

The "Reduction on Account of Prior Claims Paid" provision is changed as follows:

REDUCTION ON ACCOUNT OF PRIOR CLAIMS PAID

We will reduce what We pay for a claim so that the amount We pay, when combined with amounts for all claims We have previously paid [for the same Covered Person], does not exceed the Total Benefit Amount that was in effect for that Covered Person on the date of the most recent Covered Condition. This provision does not apply to [claim payments for Supplemental Benefits or] payment of the Major Organ Transplant Benefit Amount.

Termination of this Rider:

This rider will end on the earlier of: (1) the date insurance under Your Certificate ends; or (2) the date the Major Organ Transplant Benefit Amount has been paid [for all Covered Persons].

Effective Date of this Rider:

This rider takes effect on the Rider Effective Date shown above.

In all other respects, the provisions and conditions of the Certificate remain the same. This rider is subject to the terms and provisions of the Certificate. It is to be attached to and made a part of the Certificate.

SERFF Tracking Number: META-127181337 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48862
 Company Tracking Number: NY11-42 KC (LW)
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
 Limited Benefit
 Product Name: Group Accident and Health Insurance
 Project Name/Number: GCERT10-CI-sched-2/NY11-42 KC

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved-Closed 06/07/2011	Rate Manual Pages	GCERT10-CI, et al	New		Critical Illness Group 31 Rate Manual Section XXXVI_B Arkansas.pdf

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I. A. Benefits for Covered Conditions

The group policy provides a lump-sum benefit amount, subject to the terms and conditions of the Group Policy, if a Covered Condition Occurs while a Covered Person is insured under the Policy. Coverage, defined as the Benefit Amount, may be available under this form in amounts between \$1,000 and \$500,000.

Depending on the Covered Conditions, benefit paid on First Occurrence varies between 25% and 100% of the Benefit Amount. Benefit paid on Recurrence varies between 0% and 50% of the Benefit Amount. Maximum benefit that may be paid due to Covered Conditions is limited to the Total Benefit Amount, which may be available between \$2,000 and \$1,000,000.

Benefits for Covered Conditions are summarized as follows.

<u>Covered Condition</u>	<u>Initial Benefit</u>	<u>Recurrence Benefit</u>
Alzheimer's Disease	100% of Benefit Amount	NONE
Coronary Artery Bypass Graft	100% of Benefit Amount	50% of Benefit Amount
Full Benefit Cancer	100% of Benefit Amount	50% of Benefit Amount
Partial Benefit Cancer	25% of Benefit Amount	12.5% of Benefit Amount
Heart Attack	100% of Benefit Amount	50% of Benefit Amount
Kidney Failure	100% of Benefit Amount	NONE
Stroke	100% of Benefit Amount	50% of Benefit Amount
Listed Conditions	25% of Benefit Amount	NONE*

*There may be a Recurrence Benefit for an Occurrence of rabies.

Listed Conditions

Addison's disease (adrenal hypofunction)	amyotrophic lateral sclerosis (Lou Gehrig's disease)
cerebrospinal meningitis (bacterial)	cerebral palsy
cystic fibrosis	diphtheria
encephalitis	Huntington's disease (Huntington's chorea)
Legionnaire's disease	malaria
multiple sclerosis (definitive diagnosis)	muscular dystrophy
myasthenia gravis	necrotizing fasciitis
osteomyelitis	poliomyelitis
rabies	sickle cell anemia (excluding sickle cell trait)
systemic lupus erythematosus (SLE)	systemic sclerosis (scleroderma)
tetanus	tuberculosis

B. Supplemental Benefits

The following supplemental benefits may be provided:

- (a) Health Screening Benefit,
- (b) Lodging Benefit,
- (c) Transportation Benefit,
- (d) Evaluation Benefit, and
- (e) NCI Cancer Center Benefit.

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Payment of the supplemental benefits does not reduce the Total Benefit Amount.

C. Waiver of Premiums Provision

A Waiver of Premiums provision may be provided. Under this provision, if an employee who becomes Disabled and meets the terms and conditions as specified in the Certificate while coverage is in effect, premiums of Covered Persons on the same certificate will be waived.

D. Major Organ Transplant Rider

A Major Organ Transplant Rider may be provided. The Major Organ Transplant Benefit Amount will be paid on First Occurrence for a Covered Person while coverage is in effect under this rider.

Payment of this benefit does not reduce the Total Benefit Amount.

Coverage may be subject to a waiting period, a benefit suspension period, and/or pre-existing condition exclusions for all Covered Conditions in accordance with the terms of the Group Policy and Certificate.

Coverage may be offered on a non-contributory basis with premiums paid by the group policyholder or on a contributory basis with premiums paid by group certificate holders. Coverage may also be provided for dependent spouses and dependent children of employees.

II. Policies Providing Benefits with Premiums to be Paid by the Group Policyholder

A. Standard Monthly Premium Rates for Employee Coverage

The standard monthly premium rates per \$1,000 of coverage for each group applicable to policyholder paid employee coverage will be computed based on the demographics of the group, the principal industry of employment of the group, the underwriting method, and other relevant factors according to the following algorithm.

(a) Determine monthly premium rate per \$1,000 of coverage for Covered Conditions

Step a1: Multiply the base monthly premium rates shown in Table XXXVI(B).1 by appropriate Underwriting Adjustment Factors shown in Table XXXVI(B).2. Name this adjusted monthly premium rates table as Table A.

Step a2: Cross multiply Table A from Step a1 with the applicable proposed coverage amounts (in thousands) determined using a complete census of the insured classes of employees or eligible classes of employees provided by the group policyholder. Sum the result obtained for each age and gender cell across all age and gender cells.

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Step a3: Sum the total proposed coverage amounts across the entire census used in Step a2.

Step a4: Divide the result of Step a2 by the result of Step a3. This is the baseline monthly premium rate per \$1,000 of coverage for Covered Conditions.

Step a5: Multiply the result of Step a4 by the applicable Waiting Period Adjustment Factor from Table XXXVI(B).3.

Step a6: Multiply the result of Step a5 by the applicable Pre-existing Condition Exclusion Adjustment Factor from Table XXXVI(B).4.

Step a7: Multiply the result of Step a6 by the applicable Industry Adjustment Factor from Table XXXVI(B).5.

Step a8: Based on the ratio between Total Benefit Amount and Benefit amount, determine the Recurrence Benefit Premium Adjustment Factor from Table XXXVI(B).6. Interpolate if necessary. Multiply the results from Step a7 by this factor.

Step a9: Adjust the results from Step a8 to reflect an increasing trend in claim cost. The premium rate derived from Step a8 will be multiplied by $(\text{Trend Factor})^T$, where T is the elapsed time (measured in years) from 7/1/2007 to the mid-point of the prospective policy period. The applicable Trend Factor is shown in Table XXXVI(B).20 of this section.

(b) Determine monthly premium rate per \$1,000 of coverage for Supplemental Benefits

Step b1: Determine annual premiums for the Health Screening Benefit from Table XXXVI(B).7. Interpolate if necessary.

Step b2: Determine annual premiums for the Lodging Benefit from Table XXXVI(B).8. Interpolate if necessary.

Step b3: Determine annual premiums for the Transportation Benefit from Table XXXVI(B).9. Interpolate if necessary.

Step b4: Determine annual premiums for the Evaluation Center Benefit from Table XXXVI(B).10. Interpolate if necessary.

Step b5: Determine annual premiums for the NCI Cancer Center Benefit from Table XXXVI(B).11. Interpolate if necessary.

Step b6: Sum the results in Steps b1-b5, then divide by coverage amount (in thousand) and by 12 (twelve). This is the monthly premium rate per thousand for Supplemental Benefits.

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Premium rates in Table XXXVI(B).7 to Table XXXVI(B).11 were derived based on typical benefit utilization assumptions. If credible utilization information of these supplemental benefits is available for a specific group, use the following formula instead of tabular amounts in Table XXXVI(B).7 to Table XXXVI(B).11 in Steps b1-b5.

Annual Premiums = Annual Benefit Amount * Utilization / Pricing Loss Ratio

(c) Determine monthly premium rate per \$1,000 of coverage for Major Organ Transplant benefit

Step c1: Repeat Steps a1-a9 and use Table XXXVI(B).12 instead of Table XXXVI(B).1 in determining monthly premium rate per \$1,000 coverage for the Major Organ Transplant benefit if provided. Also, skip Step a8 since there is no Recurrence benefit for the Major Organ Transplant rider.

(d) Determine total premium rates per \$1,000 of coverage for all benefits

Step d1: sum premium rates in Steps a9, b6 and c1.

Step d2: If Waiver of Premiums benefit is provided, multiply the results from Step d1 by the Premiums Adjustment Factor from Table XXXVI(B).13.

Step d3: Multiply the results from Step d2 by the Premiums Adjustment Factor from Table XXXVI(B).14 for the number of years with premium rate guarantee. Interpolate if necessary.

Step d4: Multiply the result of Step d3 by the appropriate Volume Adjustment Factor from Table XXXVI(B).15. In determining total annual premiums, premiums for Employee coverage, premiums for dependent spouses coverage (if provided, see Section II.B) and premiums for dependent children coverage (if provided, see Section II.C) are combined.

Step d5: Broker commissions payable in accordance with Table XXXVI(B).21 of this section will be included in the final premium rates if applicable.

Step d6: Round the result of Step d5 to 3 decimal places to determine the final result.

B. Standard Monthly Premium Rates for Dependent Spouses Coverage

Repeat Steps a1-d6 in Section II.A to determine the per \$1,000 monthly premium rates for dependent spouses. Use dependent spouses census, instead of employee census, in Step a2.

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In the event a dependent spouses census is not available, an employee census may be used. In such instances, assume that

- 40% of employees have spouses,
- spouse is of the opposite sex of the employee, and
- female spouses are three (3) years younger than male employees, and male spouses are three (3) years older than female employees.

C. Standard Monthly Premium Rates for Dependent Children Coverage

Repeat Steps a1-d6 in Section II.A to determine the per \$1,000 monthly premium rates for dependent children. Use monthly premium rates for Dependent Child, Table XXXVI(B).19, instead of Table XXXVI(B).1 in Step a1, and, use dependent children census instead of employee census, in Step a2. Also skip Step a7 (Industry Adjustment).

If dependent children census is not available, assume 30% of employees have dependent children.

III. Policies Providing Voluntary Benefits with Premiums to be Paid by the Participants

A. Monthly Premium Rates for Employee Coverage

Uni-sex rates per \$1,000 of voluntary coverage will be developed by smoking status in 5-year age brackets for each group policy. The premiums charged to Covered Persons will be based on the actual amount of coverage elected by the Covered Person, the Covered Person's attained age, and the Covered Person's smoking status. A schedule of uni-smoker rates may also be available.

A premium schedule of monthly unisex rates per \$1,000 of coverage for each group applicable to voluntary employee coverage will be computed based on the demographics of the group, the principal industry of employment of the group, the underwriting method, and other relevant factors according to the following algorithm.

(a) Determine monthly premium rates per \$1,000 of coverage for Covered Conditions

Step a1: Determine the expected distribution of employee coverage between male and female employees. If a group specific employee census is available, the percentage of males and females within the overall group should be determined directly from the data. If no census is available, the expected overall percentage of male employees should be determined by using the factors in Table XXXVI(B).5 and the Standard Industrial Classification ("SIC") code of the group. The percentage of female employees is then calculated by subtracting the percentage of male employees thus determined from 1.

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Step a2: Using the male and female percentages determined in Step a1, blend the male and female non-smoker base rates from Table XXXVI(B).16 within each 5-year age bracket using the following formula:

for each age bracket i

$$\begin{aligned} &\text{Blended Non Smoker (“NS”) Base Rate;} \\ &= (\% \text{ male}) \times (\text{male NS base rate})_i + (\% \text{ female}) \times (\text{female NS base rate})_i. \end{aligned}$$

Step a3: Using the male and female percentages determined in Step a1, blend the male and female smoker base rates from Table XXXVI(B).16 within each 5-year age bracket using the following formula:

for each age bracket i

$$\begin{aligned} &\text{Blended Smoker (“S”) Base Rate;} \\ &= (\% \text{ male}) \times (\text{male S base rate})_i + (\% \text{ female}) \times (\text{female S base rate})_i. \end{aligned}$$

Step a4: Adjust the blended 5-yr bracket rates in Step a2 and Step a3 by the appropriate Underwriting Adjustment Factors, as shown in Table XXXVI(B).18, based on anticipated participation rate and underwriting method.

Steps a5-a9: Follow Steps a5-a9 in Section II.A to determine the final monthly premium rates per \$1,000 coverage. In each of the steps, apply adjustments to smoker and non-smoker blended 5-yr bracket rates instead of to a single premium rate as in Section II.A.

(b) Determine monthly premium rates per \$1,000 of coverage for Supplemental Benefits

Follow Steps b1-b6 in Section II.A to determine monthly premium rates per \$1,000 of coverage for Supplemental Benefits.

(c) Determine monthly premium rates per \$1,000 of coverage for Major Organ Transplant benefit

Follow Step c1 in Section II.A to determine monthly premium rates per \$1,000 of coverage for Major Organ Transplant benefit.

(d) Determine total premium rates per \$1,000 of coverage for all benefits

Follow Steps d1-d6 in Section II.A to determine the final monthly premium rates per \$1,000 of coverage. In each of the steps, apply adjustments to smoker and non-smoker blended 5-yr bracket rates instead of to a single premium rate as in Section II.A.

When participation level and smoker/non-smoker percentage are needed in estimating total annual premiums or underwriting selection effect, use the current actual participation and non-

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smoker/smoker percentage for existing groups if credible. For brand new prospects, assume 10%-25 % participation for guaranteed issue cases, 5%-15% for simplified issue cases, and 1%-3% for full underwriting cases. Also assume non-smokers represent 75% of the group, and smokers represent 25% of the group. Underwriters may use discretion in modifying the participation assumption if more reliable information is available for any particular group.

If the group policyholder prefers a uni-smoker rate structure, a schedule of uni-smoker rates can be developed. Smokers and non-smokers rates from Step d6 can be blended based on anticipated smokers/non-smokers participant ratio.

B. Monthly Premium Rates for Dependent Spouses Coverage

The steps to compute 5-year bracket rates for dependent spouses are the same as Steps a1-d6 in Section III.A, except the following:

- Use dependent spouses census instead of employee census. If dependent spouses census is not available, use employee census and assume spouses are of the opposite sex of the employees. Also assume 40% of employees have dependent spouses.
- Use Table XXXVI(B).17 instead of Table XXXVI(B).16 in Step a3 as the base 5-year bracket rates.

C. Standard Monthly Premium Rates for Dependent Children Coverage

Repeat Steps a1-d6 in Section III.A to determine the per \$1,000 monthly premiums for dependent children. Use monthly premium rates for Dependent Child Table XXXVI(B).19 instead of Table XXXVI(B).16, and, use dependent children census instead of employee census, in Step a2. Also skip Step a7 (Industry Adjustment).

If dependent children census is not available, assume 30% of employees have dependent children.

- IV. For administration ease, premium rates developed in Section III may be expressed in different (but equivalent) forms as follows.

A. Premium rates based on employees' ages

Premium rates developed in Section III are 5-year age bracket rates, separate for employees and dependent spouses, based on the covered person's age. Premium rates for dependent spouses may also be expressed to be based on employees' ages as follows.

If a census of the dependent spouses is available, use the census to determine the average age difference between employees and dependent spouses. Re-bracket dependent spouses age

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bands to be the same as employees' age bands by interpolating linearly premium rates for dependent spouses at the new age bands based on employees' ages.

If a census for dependent spouses is not available, assume spouses are of the opposite sex of the employees, and that female spouses are three (3) years younger than male employees, and male spouses are three (3) years older than female employees in carrying out the calculations.

B. Premium rates based on number of dependents

Premium rates developed in Section III may also be expressed as 5-year age bracket rates for employee only (i.e., no dependent), employee plus one dependent, employee plus two dependents, and employee plus family (three or more dependents).

If a census for dependent spouses and dependent children is available, the census will be used to develop composite rates between dependent spouses and children after translating spouses rates to be based on employees' ages as described in Section IV.A.

If a census is not available, assume the composition of covered persons as follows in developing composite rates for number of dependents.

- employee only: 50%
- employee with dependent spouse: 20%
- employee with dependent children: 10%
- employee with dependent spouse and children: 20%

Also assume 50% of dependent children coverage cases covers one child, and, 50% of dependent children coverage cases covers two or more children.

C. Premium rates blended between different underwriting methods

Coverage may be offered to a covered person on different underwriting basis (e.g., guaranteed issue for the first \$10,000 coverage and full underwriting for the next \$20,000 coverage). Premium rates developed based on different underwriting methods may be blended based on the average coverage amount with respect to each underwriting method for administration ease.

- V. To convert monthly premiums developed in this section to a mode other than monthly, multiply the final rates developed in accordance with this section by the factors from Table XXXVI(B).22 of this rate manual.
- VI. The provisions of a particular employer's plan may call for variations in approved benefit designs not explicitly outlined. Appropriate interpolation or extrapolation methods will be used to determine premium rates for plans or benefits with specifications different from those shown in this section.

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- VII. When group insurance coverage not presently in force with MetLife is transferred to MetLife from another carrier, the premium rates otherwise applicable for such coverage in accordance with this section may be adjusted for the experience incurred with the prior carrier to the extent that such carrier's experience data is reliable and credible. The completeness, format, and consistency of all available information will be considered in determining the reliability of the prior carrier's experience.
- VIII. This coverage may be subject to prospective experience rating. The premium rates otherwise applicable for such coverage in accordance with this section may be adjusted for the experience incurred with MetLife to the extent that such experience data is reliable and credible.

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**Table XXXVI(B).1 – Base Monthly Premium Rates per \$1,000 Benefit Amount
For Non-Contributory Coverage**

Age	Male	Female	Age	Male	Female
17	0.041	0.040	59	2.461	1.657
18	0.047	0.047	60	2.668	1.786
19	0.052	0.053	61	2.911	1.917
20	0.059	0.060	62	3.170	2.060
21	0.065	0.067	63	3.474	2.224
22	0.071	0.074	64	3.782	2.397
23	0.078	0.084	65	4.136	2.581
24	0.085	0.093	66	4.472	2.762
25	0.093	0.102	67	4.827	2.947
26	0.100	0.111	68	5.173	3.150
27	0.107	0.120	69	5.510	3.408
28	0.115	0.132	70	5.906	3.700
29	0.126	0.146	71	6.357	4.044
30	0.140	0.160	72	6.828	4.470
31	0.164	0.177	73	7.289	4.926
32	0.191	0.196	74	7.744	5.429
33	0.222	0.221	75	8.226	5.932
34	0.252	0.245	76	8.649	6.427
35	0.281	0.268	77	9.195	6.944
36	0.310	0.291	78	9.712	7.467
37	0.338	0.314	79	10.317	8.060
38	0.370	0.345	80	10.870	8.705
39	0.406	0.377	81	11.531	9.384
40	0.446	0.412	82	12.071	9.990
41	0.489	0.448	83	12.442	10.573
42	0.536	0.485	84	12.961	11.081
43	0.603	0.539	85	13.453	11.492
44	0.668	0.589	86	13.748	11.883
45	0.731	0.638	87	14.118	12.178
46	0.794	0.686	88	14.539	12.430
47	0.854	0.734	89	14.831	12.630
48	0.944	0.789	90	15.084	12.750
49	1.036	0.847	91	15.232	12.901
50	1.133	0.909	92	15.369	13.039
51	1.236	0.974	93	15.511	13.182
52	1.341	1.041	94	15.657	13.329
53	1.486	1.124	95	15.808	13.480
54	1.630	1.205	96	15.964	13.637
55	1.771	1.286	97	16.125	13.798
56	1.923	1.374	98	16.291	13.964
57	2.074	1.460	99	16.462	14.135
58	2.263	1.554	100	16.638	14.311

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**Table XXXVI(B).2 – Non-Contributory Coverage
Underwriting Adjustment Factors**

Age	Guaranteed Issue	Simplified Issue	Full Underwriting
<25	1.03	1.00	0.90
25 - 29	1.03	1.00	0.90
30 - 34	1.03	1.00	0.90
35 - 39	1.03	1.00	0.90
40 - 44	1.09	1.00	0.90
45 - 49	1.14	1.00	0.90
50 - 54	1.15	1.00	0.90
55 - 59	1.16	1.00	0.90
60 - 64	1.17	1.00	0.90
65 - 69	1.18	1.00	0.90
70 - 74	1.22	1.00	0.90
75 - 79	1.27	1.00	0.90
80 - 84	1.30	1.00	0.90
85+	1.32	1.00	0.90

Table XXXVI(B).3 – Waiting Period Adjustment Factors

Other Covered Conditions	Full and Partial Benefit Cancers			
	0 Days	30 Days	60 Days	90 Days
0 Days	1.012	N/A	N/A	N/A
30 Days	N/A	1.000	0.990	0.980
60 Days	N/A	0.995	0.983	0.973
90 Days	N/A	0.987	0.977	0.967

Table XXXVI(B).4 – Pre-Existing Condition Exclusion Adjustment Factors

Limitation in Months (number of months before / after the effective date of coverage)	Adjustment Factor
0 / 0	1.08
3 / 6	1.05
6 / 6	1.03
3 / 12	1.03
6 / 12	1.02
9 / 12	1.01
12 / 12	1.00

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Table XXXVI(B).5 – Industry Adjustment Factors

SIC*	Industry Description	Typical Male Percentage	Factors
100	Agricultural Production, Crops	75%	1.05
200	Agricultural Production, Livestock	75%	1.05
700	Agricultural Services, N.E.C	60%	0.95
800	Forestry	75%	0.95
900	Fishing, Hunting, And Trapping	90%	0.95
1000	Metal Mining	90%	1.25
1100	Anthracite Mining	90%	1.25
1200	Coal Mining	90%	1.05
1220	Bituminous Coal	90%	1.10
1230	Anthracite Mining	90%	1.25
1300	Oil And Gas Extraction	85%	1.10
1400	Nonmetallic Mining And Quarrying, Except Fuel	85%	1.05
1500	General Building Contractors	90%	1.10
1600	Heavy Construction Contractors	90%	1.15
1700	Special Trade Contractors	90%	1.05
2000	Food And Kindred Products	70%	1.00
2100	Tobacco Manufacturers	65%	1.25
2200	Textile Mill Products	55%	1.05
2300	Apparel And Other Finished Textile Products	30%	0.90
2400	Lumber And Wood Products, Except Furniture	85%	1.15
2500	Furniture And Fixtures	70%	0.90
2600	Paper And Allied Products	75%	0.90
2700	Printing, Publishing, And Allied Products	55%	1.00
2710	Newspaper Publishing And Printing	50%	1.00
2750	Commercial Printing	60%	1.05
2800	Chemicals And Allied Products	70%	0.95
2900	Petroleum And Coal Products	90%	1.05
3000	Rubber And Miscellaneous Plastics Products	70%	0.90
3100	Leather And Leather Products	50%	1.05
3140	Footwear, Except Rubber And Plastic	45%	1.00
3200	Stone, Clay, Glass, And Concrete Products	80%	1.20
3290	Miscellaneous Nonmetallic Mineral And Stone Products	80%	1.20
3300	Primary Metal Industries	85%	1.20
3310	Blast Furnaces, Steelworks, Rolling, And Finishing Mills	90%	1.20
3320	Iron And Steel Foundries	90%	1.25
3400	Fabricated Metal Industries	75%	1.10
3440	Fabricated Structural Metal Products	85%	1.20
3500	Machinery And Computing Equipment	75%	1.00
3530	Construction And Material Handling Machines	85%	0.95
3540	Metal Working Machinery	85%	0.95
3550	Machinery And Computing Equipment	75%	1.00
3560	General Industrial Machinery	75%	1.05

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SIC*	Industry Description	Typical Male Percentage	Factors
3570	Computers And Related Equipment	65%	0.90
3580	Service Industry Machines	65%	1.05
3600	Electrical Machinery, Equipment, And Supplies	65%	1.05
3610	Electrical Test and Distributing Equipment	65%	0.95
3620	Electrical Industrial Apparatus	65%	0.95
3630	Household Appliances	65%	0.95
3660	Radio, T.V., And Communication Equipment	65%	0.90
3670	Electrical Machinery, Equipment, And Supplies, N.E.C. And Not Specified	65%	0.90
3700	Transportation Equipment	75%	1.05
3710	Motor Vehicles And Motor Vehicle Equipment	75%	1.10
3720	Aircraft And Parts	75%	0.95
3800	Professional And Photographic Equipment, And Watches	70%	0.95
3900	Miscellaneous And Not Specified Manufacturing Industries	60%	0.95
4000	Railroads	90%	0.95
4100	Bus Service And Urban Transit	70%	1.25
4200	Trucking & Warehousing	85%	1.10
4210	Trucking, Local & Long Distance	85%	1.30
4300	U.S. Postal Service	60%	1.00
4400	Water Transportation	80%	1.15
4500	Air Transportation	65%	1.05
4600	Gas And Steam Supply Systems	75%	1.10
4700	Services Incidental To Transportation	40%	1.10
4800	Communications	55%	0.95
4900	Utilities And Sanitary Services	80%	0.95
4910	Electric Light And Power	80%	0.95
4920	Gas And Steam Supply Systems	75%	0.95
4930	Electric and gas, and other combinations	75%	0.95
5000	Durable Goods	70%	1.00
5100	Non-Durable Goods	70%	0.95
5110	Paper and Paper Products	55%	0.95
5120	Drugs and Druggists' Sundries	55%	0.95
5130	Apparel, Piece Goods and Notions	50%	0.95
5190	Miscellaneous Non-Durable Goods	65%	0.95
5200	Lumber And Building Material Retailing	70%	1.10
5300	Miscellaneous General Merchandise Stores	45%	0.95
5310	Department Stores	35%	0.90
5400	Food Stores, N.E.C	50%	1.05
5410	Grocery Stores	50%	1.05
5500	Motor Vehicle Dealers	80%	1.00
5600	Apparel And Accessory Stores, Except Shoe Stores	25%	1.00
5660	Shoe Stores	40%	1.00
5700	Furniture And Home Furnishings Stores	65%	1.00
5800	Eating And Drinking Places	50%	1.10

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SIC*	Industry Description	Typical Male Percentage	Factors
5900	Drug Stores	35%	0.90
6000	Banking	30%	0.90
6010	Federal Reserve Banks	30%	0.90
6020	Commercial & Stock Savings Banks	30%	0.90
6100	Credit Agencies, N.E.C	40%	0.95
6200	Security, Commodity Brokerage, And Investment Companies	60%	0.95
6300	Insurance Carriers	40%	1.05
6400	Insurance Agents, Brokers, & Services	40%	0.95
6500	Real Estate, Including Real Estate-Insurance Offices	55%	0.95
6600	Combination Real Estate, Insurance, Etc.	65%	1.00
6700	Holding And Other Investment Offices	60%	1.05
7000	Hotels And Motels	45%	1.10
7200	Personal Services, Except Private Household	35%	1.05
7300	Business, Automobile, And Repair Services	65%	0.90
7370	Computer And Data Processing Services	65%	0.90
7500	Automotive Repair And Related Services	90%	1.20
7600	Miscellaneous Repair Services	85%	1.15
7800	Theaters And Motion Pictures	60%	1.05
7840	Video Tape Rental Stores	40%	1.05
7900	Entertainment And Recreation Services	55%	1.00
8000	Professional And Related Services	30%	0.90
8100	Legal Services	45%	0.90
8200	Educational Services	30%	0.90
8210	Elementary And Secondary Schools	25%	0.90
8220	Colleges And Universities	50%	0.90
8300	Social Services, N.E.C	30%	1.15
8400	Museums, Art Galleries, And Zoos	40%	1.10
8600	Membership Organizations, N.E.C	30%	1.05
8610	Business Associations	30%	1.05
8630	Labor Unions	60%	1.20
8660	Religious Organizations	50%	0.90
8700	Engineering/Accounting/R & D	80%	0.90
8710	Engineering & Architectural Services	80%	0.90
8720	Accounting, Auditing, And Bookkeeping Services	40%	0.90
8730	Research, Development, And Testing Services	55%	0.90
8800	Private Households	10%	1.00
8900	Miscellaneous Professional And Related Services	45%	0.90
8910	Engineering & Architectural Services	80%	0.90
8920	Non-Commercial Research	55%	0.90
8930	Accounting And Auditing	40%	0.90
9100	Executive And Legislative Offices	35%	1.05
9200	Justice, Public Order, And Safety	70%	1.10
9300	Public Finance, Taxation, And Monetary Policy	35%	1.10
9400	Administration Of Human Resources Programs	35%	1.00

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SIC*	Industry Description	Typical Male Percentage	Factors
9500	Administration Of Environmental Quality And Housing Programs	60%	1.00
9600	Administration Of Economic Programs	55%	1.00
9700	National Security And International Affairs	60%	1.05
9900	Non-Classifiable Establishments	60%	1.00

* The appropriate NAICS Code may be used in lieu of the SIC Code

Table XXXVI(B).6 – Recurrence Benefit Premium Adjustment Factors

Total Benefit Amount divided by Benefit Amount	Adjustment Factor
100%	1.000
150%	1.050
200%	1.100
250%	1.145
300%	1.185

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Table XXXVI(B).7 – Health Screening Benefit Annual Premiums

Annual Benefit Amount	Annual Premiums
\$50	\$8.33
\$75	\$13.75
\$100	\$20.00
\$150	\$35.00
\$200	\$50.00

Table XXXVI(B).8 – Lodging Benefit Annual Premiums

Lodging Benefit Amount per Day	Annual Premiums
\$100	\$3.10

Table XXXVI(B).9 –Transportation Benefit Annual Premiums

Maximum Amount per Round Trip	Annual Premiums
\$1000	\$2.80
\$1200	\$3.37
\$1500	\$4.10
\$2000	\$5.20
\$2500	\$6.25

Table XXXVI(B).10 –Evaluation Benefit Annual Premiums

Benefit Amount (Consultation Benefit / Mileage Benefit)	Annual Premiums
\$500 / \$250	\$7.5
\$1000 / \$500	\$15.0

Table XXXVI(B).11 –NCI Cancer Center Benefit Annual Premiums

Benefit Amount (Consultation Benefit / Mileage Benefit)	Annual Premiums
\$500 / \$250	\$5.0
\$1000 / \$500	\$10.0

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**Table XXXVI(B).12 – Monthly Premium Rates per \$1,000 Benefit Amount
For Major Organ Transplant Benefit**

Age	Male	Female
All Ages	0.012	0.007

**Table XXXVI(B).13 – Waiver of Premiums Benefit
Premium Adjustment Factors**

Months Continuously Disabled before Benefit Available	Premium Adjustment Factor
3	1.12
6	1.10
12	1.08

**Table XXXVI(B).14 – Rate Guarantee
Premium Adjustment Factors**

Number of Years Guaranteed	Premium Adjustment Factor
1	1.00
3	1.02
5	1.05

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Table XXXVI(B).15 – Volume Adjustment Factors

Annual Premiums	Volume Adjustment Factor Non-Contributory	Volume Adjustment Factor Contributory
\$30,000 or less	1.16	1.43
\$30,001 to \$50,000	1.01	1.24
\$50,001 to \$100,000	0.96	1.19
\$100,001 to \$250,000	0.90	1.11
\$250,001 to \$500,000	0.86	1.06
\$500,001 to \$1,000,000	0.84	1.04
\$1,000,001 to \$3,000,000	0.83	1.02
\$3,000,001 to \$5,000,000	0.82	1.01
\$5,000,001 to \$10,000,000	0.82	1.01
\$10,000,001 or more	0.82	1.01

Footnotes to Table XXXVI(B).15:

- 1.) For the following additional expense items, the increase to premium would fall in the range of 0.1% to 1.5% for each item.
 - a.) Customized marketing material
 - b.) Customized proposals
 - c.) More complex administrative structure (due to multiple separations, etc.)
 - d.) Customized quotation and underwriting tools
 - e.) Customized legal and contractual arrangements
 - f.) Customized billing and collections procedures
 - g.) Special customer reporting
 - h.) Special customer meetings
 - i.) Special customer service requirements
 - j.) Special printing requirements
 - k.) Customized administration manuals
 - l.) Special solicitation materials
 - m.) Performance guarantees

- 2.) MetLife may enter into agreements with third parties under which the allowance, if any, paid to the third party for performing certain functions is less than the corresponding allowance implied by the factors above. MetLife may reduce the premium up to 1.5% for each of the following performed by a third party.
 - a.) Billing and collection
 - b.) Preparation of quotes
 - c.) Payment of claims
 - d.) Payment of broker commissions
 - e.) Marketing and promotion
 - f.) Issuance of certificates

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**Table XXXVI(B).16 – Base Monthly Premium Rates per \$1,000 Benefit Amount
For Voluntary Coverage of Employees**

Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
< 25	0.079	0.133	0.086	0.149
25 to 29	0.091	0.154	0.101	0.177
30 to 34	0.163	0.276	0.165	0.291
35 to 39	0.289	0.486	0.263	0.469
40 to 44	0.458	0.772	0.404	0.726
45 to 49	0.726	1.238	0.611	1.102
50 to 54	1.133	1.965	0.867	1.563
55 to 59	1.744	3.063	1.217	2.189
60 to 64	2.656	4.710	1.720	3.078
65 to 69	4.033	7.209	2.464	4.393
70 to 74	5.699	10.214	3.743	6.654
75 to 79	7.687	13.719	5.819	10.321
80 to 85	10.075	18.058	8.351	14.908
> 85	12.314	22.381	10.517	18.970

**Table XXXVI(B).17 – Base Monthly Premium Rates per \$1,000 Benefit Amount
For Voluntary Coverage of Dependent Spouses**

Age	Female Spouse (Male Employee) Non-Smoker	Female Spouse (Male Employee) Smoker	Male Spouse (Female Employee) Non-Smoker	Male Spouse (Female Employee) Smoker
< 25	0.086	0.149	0.079	0.133
25 to 29	0.101	0.177	0.091	0.154
30 to 34	0.165	0.291	0.163	0.276
35 to 39	0.263	0.469	0.289	0.486
40 to 44	0.404	0.726	0.458	0.772
45 to 49	0.611	1.102	0.726	1.238
50 to 54	0.867	1.563	1.133	1.965
55 to 59	1.217	2.189	1.744	3.063
60 to 64	1.720	3.078	2.656	4.710
65 to 69	2.464	4.393	4.033	7.209
70 to 74	3.743	6.654	5.699	10.214
75 to 79	5.819	10.321	7.687	13.719
80 to 85	8.351	14.908	10.075	18.058
> 85	10.517	18.970	12.314	22.381

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**Table XXXVI(B).18 – Contributory Coverage
Underwriting Adjustment Factors**

Age \ Participation	Guaranteed Issue						Simplified Issue	Full UW
	< 5%	[5, 10%)	[10-15%)	[15-20%)	[20-30%)	>= 30%		
<25	1.07	1.04	1.03	1.03	1.03	1.03	1.00	0.90
25 - 29	1.07	1.04	1.03	1.03	1.03	1.03	1.00	0.90
30 - 34	1.07	1.04	1.03	1.03	1.03	1.03	1.00	0.90
35 - 39	1.08	1.04	1.04	1.04	1.03	1.03	1.00	0.90
40 - 44	1.21	1.12	1.10	1.10	1.09	1.09	1.00	0.90
45 - 49	1.33	1.19	1.16	1.15	1.14	1.14	1.00	0.90
50 - 54	1.36	1.21	1.18	1.17	1.16	1.15	1.00	0.90
55 - 59	1.38	1.22	1.19	1.18	1.17	1.16	1.00	0.90
60 - 64	1.41	1.24	1.20	1.19	1.18	1.17	1.00	0.90
65 - 69	1.44	1.26	1.22	1.20	1.19	1.18	1.00	0.90
70 - 74	1.53	1.31	1.26	1.25	1.24	1.22	1.00	0.90
75 - 79	1.65	1.38	1.32	1.30	1.29	1.27	1.00	0.90
80 - 84	1.72	1.42	1.36	1.33	1.32	1.30	1.00	0.90
85+	1.77	1.45	1.38	1.36	1.34	1.32	1.00	0.90

**Table XXXVI(B).19 – Base Monthly Premium Rates per \$1,000 Benefit Amount
for Dependent Child Coverage**

Dependent Child Definition	Monthly Premium Rate per \$1,000 – From the 15 th Day of Life	Monthly Premium Rate per \$1,000 – From Birth
To age 18	0.106	0.126
To age 19	0.107	0.128
To age 20	0.108	0.129
To age 21	0.109	0.131
To age 22	0.110	0.132
To age 23	0.111	0.134
To age 24	0.112	0.135
To age 25	0.112	0.135
To age 26	0.113	0.137

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Table XXXVI(B).20 – Annual Trend

Time Period	Annual Trend Factor
7/1/2007+	1.005

Table XXXVI(B).21 – Commissions

The commission agreed upon by MetLife & the policyholder, and based on premium received and earned for the policy period:	Percentage of Premium
Minimum	0%
Standard	8%
Maximum	15%

Table XXXVI(B).22 – Modal Premium Factors

To Convert to:	Multiply By:
Quarterly	2.985
Semi-Annual	5.956
Annual	11.823

SERFF Tracking Number: META-127181337 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48862
 Company Tracking Number: NY11-42 KC (LW)
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
 Limited Benefit
 Product Name: Group Accident and Health Insurance
 Project Name/Number: GCERT10-CI-sched-2/NY11-42 KC

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attached are the required Certifications. Attachments: ARCERTREAD.pdf ARCERTREG19.pdf	Approved-Closed	06/07/2011

	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not Applicable to this filing submission. Comments:	Approved-Closed	06/07/2011

	Item Status:	Status Date:
Satisfied - Item: Redlined copies of the submitted Forms Comments: Attached are redlined copies of the submitted forms to reflect the changes to our previously approved forms. Attachments: BenefitsRedline.pdf DefinitionsRedline.pdf DNRRedline.pdf EvaluationsRedline.pdf ExclusionsProofRedline.pdf Exclusionsredline.pdf MOT RIDER(redline).pdf NCICancerRedline.pdf ScheduleRedline.pdf WaiverofPremiumRedline.pdf	Approved-Closed	06/07/2011

SERFF Tracking Number: META-127181337 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 48862
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TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
Limited Benefit
Product Name: Group Accident and Health Insurance
Project Name/Number: GCERT10-CI-sched-2/NY11-42 KC

	Item Status:	Status
Satisfied - Item: Actuarial Cover Page and Actuarial Memorandum	Approved-Closed	Date: 06/07/2011

Comments:

Attached is the Actuarial Cover Page and the Actuarial Memorandum.

Attachments:

Critical Illness - Group 31 Cover Page - Arkansas.pdf

Critical Illness Group 31 Actuarial Memorandum - AR.pdf



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS FLESCH CERTIFICATION

I certify that the form shown below has achieved the Flesch Reading Ease Score shown below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form No.	Form Description	Flesch Score
GCERT10-CI-sched-2	Schedule page	67
GCERT10-CI-def-2	Definitions section	50
GCERT10-CI-bene-2	Benefit provisions	57
GCERT10-CI-bene-eb-2	Benefit provision	53
GCERT10-CI-bene-nci-2	Benefit provision	50
GCERT10-CI-wopr-2	Waiver of premium	55
GCERT10-CI-excl/proof-2	Exclusions & Proof Requirements	50
GCERT10-CI-exclu-2	Exclusions	51
GCERT10-CI-dr2ml2	Discontinuance and replacement	52
GCERT10-CI-MOT-3	Major organ transplant rider	52

Michael F. Tietz
Vice President



Metropolitan Life Insurance Company
NAIC Company Number: 65978
NAIC Group Number: 241

ARKANSAS CERTIFICATION
Rule and Regulation 19
Unfair Sex Discrimination in the Sale of Insurance

I certify that this submission meets the provisions of Rule and Regulation 19, and all applicable requirements of the Arkansas Department of Insurance.

A handwritten signature in black ink, appearing to read "Michael F. Tietz".

Michael F. Tietz
Vice President

CRITICAL ILLNESS BENEFITS FOR ALZHEIMER'S DISEASE, CORONARY ARTERY BYPASS GRAFT, FULL BENEFIT CANCER, HEART ATTACK, KIDNEY FAILURE, AND STROKE

If any of the following Covered Conditions First Occurs for [a Covered Person], while [such Covered Person is] insured under this Certificate, Proof of the Covered Condition must be sent to Us. When We receive such Proof, We will review the claim and if We approve it, will pay the benefit described below for such Covered Condition, provided, however, that We will never pay more [with respect to any Covered Person] than the Total Benefit Amount shown in the Schedule of Insurance.

100% of the Benefit Amount is payable for the following Covered Conditions that First Occurs [for a Covered Person] while [such Covered Person is] insured under this Certificate:

1. Alzheimer's Disease;
2. Coronary Artery Bypass Graft;
3. Full Benefit Cancer;
4. Heart Attack;
5. Kidney Failure; or
6. Stroke.

Payment of this benefit reduces the Total Benefit Amount. See the *Reduction on Account of Prior Claims Paid* provision.

CRITICAL ILLNESS BENEFITS FOR PARTIAL BENEFIT CANCER AND LISTED CONDITIONS

If any of the following Covered Conditions First Occurs for [a Covered Person], while [such Covered Person is] insured under this Certificate, Proof of the Covered Condition must be sent to Us. When We receive such Proof, We will review the claim and if We approve it, will pay the benefit described below for such Covered Condition, provided, however, that We will never pay more [with respect to any Covered Person] than the Total Benefit Amount shown in the Schedule of Insurance.

25% of the Benefit Amount is payable for the following Covered Conditions that First Occur [for a Covered Person] while [such Covered Person is] insured under this Certificate:

1. Partial Benefit Cancer; or
2. ~~one of the~~ Listed Conditions.

~~Once We have paid an Initial Benefit for any of the Listed Conditions, We will not pay another Initial Benefit for any of the Listed Conditions.~~

Payment of this benefit will reduce the Total Benefit Amount. See the *Reduction on Account of Prior Claims Paid* provision.

RE-OCCURRENCE RECURRENT BENEFIT

We will pay the Re-Occurrence Benefit shown in the Schedule of Insurance for a Re-Occurrence subject to the following limitations:

- We will not pay a Re-Occurrence Benefit for a Covered Condition that Re-Occurs during a Benefit Suspension Period; and
- We will not pay a Re-Occurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless:
 - (+) ~~it is Separate & Unrelated; or~~
- [the Covered Person] has not, for a period of **[30-180]** days, had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit.

Payment of this benefit will reduce the Total Benefit Amount. See the *Reduction on Account of Prior Claims Paid* provision.

REDUCTION ON ACCOUNT OF PRIOR CLAIMS PAID

We will reduce what We pay for a claim so that the amount We pay, when combined with amounts for all claims We have previously paid [for the same Covered Person], does not exceed the Total Benefit Amount that was in effect for that Covered Person on the date of the most recent Covered Condition. [This provision does not apply to claim payments for Supplemental Benefits.]

SUPPLEMENTAL BENEFITS

[HEALTH SCREENING BENEFIT

If [a Covered Person] takes one of the screening/prevention measures listed below while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay a Health Screening Benefit upon submission of Proof that such measure was taken. When We receive such Proof, We will review it, and if We approve the claim, We will pay a Health Screening Benefit of [\$50-\$200].

The screening/prevention measures for which a Health Screening Benefit may be paid are:

- [annual physical exam;
- biopsies for cancer;
- blood test to determine total cholesterol;
- blood test to determine triglycerides;
- bone marrow testing;
- breast MRI;
- breast ultrasound;
- breast sonogram;
- cancer antigen 15-3 blood test for breast cancer (CA 15-3);
- cancer antigen 125 blood test for ovarian cancer (CA 125);
- carcinoembryonic antigen blood test for colon cancer (CEA);
- carotid doppler;
- chest x-rays;
- clinical testicular exam;
- colonoscopy;
- digital rectal exam (DRE);
- Doppler screening for cancer;
- Doppler screening for peripheral vascular disease;
- echocardiogram;
- electrocardiogram (EKG);
- endoscopy;
- fasting blood glucose test;
- fasting plasma glucose test;
- flexible sigmoidoscopy;
- hemoccult stool specimen;
- hemoglobin A1C;
- human papillomavirus (HPV) vaccination;
- lipid panel;
- mammogram;
- oral cancer screening;
- pap smears or thin prep pap test;
- prostate-specific antigen (PSA) test;
- serum cholesterol test to determine LDL and HDL levels;
- serum protein electrophoresis;
- skin cancer biopsy;
- skin cancer screening;
- skin exam;
- stress test on bicycle or treadmill;
- successful completion of smoking cessation program;
- tests for sexually transmitted infections (STIs);
- thermography;

- two hour post-load plasma glucose test;
- ultrasounds for cancer detection;
- ultrasound screening of the abdominal aorta for abdominal aortic aneurysms; or
- virtual colonoscopy.]

We will only pay one Health Screening Benefit [per Covered Person] per calendar year.

Payment of this benefit will not reduce the Total Benefit Amount.]

[LODGING BENEFIT

If [the Covered Person] is Diagnosed with a Covered Condition and if the conditions of this provision are met, [the Covered Person] will be eligible for the Lodging Benefit. If [the Covered Person] receives treatment for the Covered Condition at a Treatment Center, while [such Covered Person] is insured under this Certificate [and after Your insurance has been in effect for [1-12] months], We will pay the following benefit, subject to the limitations below:

- We pay \$[60-100] per day, up to a maximum of [60-180] days per calendar year, when [a Covered Person] stays in a Lodging while receiving treatment.

Limitations:

- We will only pay a Lodging Benefit for the 24 hours prior to [the Covered Person's] receipt of treatment, and for the 24 hours following the receipt of treatment.
- You must submit Proof that the treatment was received.
- You must submit Proof that [the Covered Person] incurred an expense for staying at a Lodging.

Payment of this benefit will not reduce the Total Benefit Amount.]

[TRANSPORTATION BENEFIT

If [the Covered Person] is Diagnosed with a Covered Condition and if the conditions of this provision are met, [the Covered Person] will be eligible for the Transportation Benefit. If [the Covered Person] receives treatment at a Treatment Center for the Covered Condition, while [such Covered Person] is insured under this Certificate [and after Your insurance has been in effect for [1-12] months], We will pay the following benefit, subject to the limitations below:

- We will pay \$[0.25-1.00] per mile for a maximum of \$[1,000-2,500] per round trip, up to a maximum of \$5,000 per calendar year, for [the Covered Person] receiving benefits for the related Covered Condition. Mileage is measured from [the Covered Person's] Primary Residence to the Treatment Center.

Limitations:

- We will not pay more than \$5,000 in any calendar year for the Transportation Benefit.
- You must submit Proof that the treatment was received.

Payment of this benefit will not reduce the Total Benefit Amount.]

EVALUATION BENEFIT

For purposes of this section:

Evaluation Center means a facility that is:

- licensed or certified under the laws where it is located to provide diagnostic services for the Covered Condition for which evaluation is sought[; and
- which has been recognized by the Group Policyholder in Writing as an evaluation center for purposes of the Evaluation Benefit].

If [a Covered Person] is Diagnosed with a Covered Condition other than Listed Conditions, and if the conditions of this provision are met, [that Covered Person] will be eligible for the Evaluation Benefit. If [a Covered Person] receives an evaluation at an Evaluation Center while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay the following benefit, subject to the limitations below:

- \$[500-1,000] for the evaluation or consultation; and
- \$[250-500] if the Evaluation Center is more than 100 miles from [the Covered Person's] Primary Residence.

Limitations:

- This benefit is limited to one payment for each Initial Benefit or Re-Occurrence Benefit received by [the Covered Person] for any Covered Condition other than Listed Conditions and only if an evaluation is received by [the Covered Person].
- We will only pay this benefit if We have already paid an Initial Benefit or Re-Occurrence Benefit for the Covered Condition for which [the Covered Person is] receiving an evaluation.
- You must submit Proof that the evaluation was received.
- We will not pay for benefits under this section for more than [5] evaluations [per Covered Person] while coverage is in effect under this Certificate.

Payment of this benefit will not reduce the Total Benefit Amount.

NCI CANCER CENTER BENEFIT

For purposes of this section:

NCI Cancer Center means any facility designated by the National Cancer Institute as an “NCI Designated Cancer Center.”

If [a Covered Person is] Diagnosed with either Full Benefit Cancer or Partial Benefit Cancer and if the conditions of this provision are met, [that Covered Person] will be eligible for the NCI Cancer Center Benefit. If [a Covered Person] receives an evaluation at an NCI Cancer Center while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay the following benefit, subject to the limitations below:

- \$[500-1,000] for the evaluation or consultation; and
- \$[250-500] if the NCI Cancer Center is more than 100 miles from [the Covered Person's] Primary Residence.

Limitations:

- This benefit is limited to one payment for each Initial Benefit or Re-~~O~~ccurrence Benefit received by [the Covered Person] for Full Benefit Cancer and Partial Benefit Cancer and only if an NCI Cancer Center evaluation is received by [the Covered Person].
- We will only pay this benefit if We have already paid an Initial Benefit or Re-~~O~~ccurrence Benefit for the Full Benefit Cancer or the Partial Benefit Cancer for which [the Covered Person is] receiving an evaluation.
- You must submit Proof that the evaluation was received.

| Payment of this benefit will not reduce the Total Benefit Amount.}]

DEFINITIONS

As used in this Certificate, the terms listed below will have the meanings set forth below. When defined terms are used in this Certificate, they will appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

[Actively at Work or Active Work] means [that You are performing all of the usual and customary duties of Your job [on a Full-Time or a Part-Time basis]. This must be done at:

- [the Group Policyholder's] place of business;
- an alternate place approved by [the Group Policyholder]; or
- a place to which [the Group Policyholder's] business requires You to travel.

You will be deemed to be Actively at Work during weekends or [Group Policyholder] approved vacations, holidays or temporary business closures if You were Actively at Work on the last scheduled work day preceding such time off.]]

[Activities of Daily Living] means any of the following:

- Bathing: washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.
- Dressing: putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs.
- Transferring: moving into or out of a bed, chair or wheelchair,
- Toileting: getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.
- Continence: ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).
- Eating: feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table) or by feeding tube or intravenously.]

Alzheimer's Disease means the development of multiple, progressive cognitive deficits manifested by memory impairment (impaired ability to learn new information or to recall previously learned information) and one or more of the following cognitive disturbances:

- aphasia (language disturbance);
- apraxia (impaired ability to carry out motor activities despite intact motor function);
- anosia (failure to recognize or identify objects despite intact sensory function); and
- disturbance in executive functioning (i.e. planning, organizing, sequencing, abstracting).

Benefit Amount the amount We use to determine the benefit payable for a Covered Condition.

Benefit Increase means a simultaneous increase in both the Benefit Amount and Total Benefit Amount.

Benefit Suspension Period means the [180-365] day period following the date a Covered Condition, for which this Certificate pays a benefit, Occurs [with respect to a Covered Person].

Board Certified means a Physician has received certification in the appropriate medical specialty by [a member board of the American Board of Medical Specialties].

Certificate means this Certificate including any riders attached to it.

DEFINITIONS (continued)

Clinical Diagnosis means a Diagnosis of Partial Benefit Cancer or Full Benefit Cancer based on the study of symptoms and diagnostic test results. We will accept a Clinical Diagnosis of Partial Benefit Cancer or Full Benefit Cancer only if the following conditions are met:

- under generally accepted medical standards, a pathological Diagnosis cannot be made because it would be medically inappropriate or life-threatening;
- medical diagnostic testing supports the Diagnosis; and
- a Physician who is a Board Certified oncologist is treating [the Covered Person] for Partial Benefit Cancer or Full Benefit Cancer.

[**Contribution** means the amount You must pay towards the total premium charged by Us for insurance under this Certificate.]

Coronary Artery Bypass Graft means the undergoing of open heart Surgery performed by a Physician who is a Board Certified cardiothoracic surgeon to bypass a narrowing or blockage of one or more coronary arteries using venous or arterial grafts. The procedure must be deemed medically necessary by a Physician who is a Board Certified cardiologist, and be supported by pre-operative angiographic evidence. Coronary Artery Bypass Graft does not include:

- angioplasty (percutaneous transluminal coronary angioplasty);
- laser relief;
- stent insertion;
- coronary angiography; or
- any other intra-catheter technique.

Covered Condition means the following, as they are defined in this Certificate:

- Alzheimer's Disease;
- Coronary Artery Bypass Graft;
- Full Benefit Cancer;
- Partial Benefit Cancer;
- Heart Attack;
- Kidney Failure;
- Stroke; or
- any of the Listed Conditions.

[**Covered Person** means You and, if insured under the Group Policy for the insurance described in this Certificate, Your Dependents.]

[**Dependent** means Your Spouse, Domestic Partner and/or Dependent Child.]

DEFINITIONS (continued)

[**Dependent Child** means the following:

Your biological, adopted, or step child who is [at least [1-15] days old,] under age [18-26], unmarried and supported by You; and

Your biological, adopted or stepchild between ages [18-25] and [19-26] who is:

- unmarried;
- supported by You;
- not employed on a full-time basis; and
- a full-time student at an accredited school, college or university that is licensed in the jurisdiction where it is located.

The term does not include an unborn or stillborn child, or any person who;

- is serving in the armed forces, or any auxiliary units of the armed forces, of any country;
- lives outside of the United States for more than [6-48] consecutive months; or
- is insured under the Group Policy as an employee.

A Dependent Child cannot be insured as a Dependent Child of more than one employee under the Group Policy. Your adopted child will not be a Dependent Child prior to the date the child is placed in Your home for adoption.]

[**Dependent Insurance** means insurance under this Certificate for Your Dependents.]

Diagnosis means the establishment of a Covered Condition by a Physician through the use of clinical and/or laboratory findings.

Diagnose means the act of making a Diagnosis.

[**Disabled** or **Disability** means that, solely due to a Covered Condition for which We have paid a benefit under this Certificate:

- while You are unemployed, You become and remain continuously unable to perform two or more Activities of Daily Living; or
- while You are employed, You become and remain continuously unable to perform any work for pay or benefits for which You are or become reasonably fitted by Your education, training or experience.]

DEFINITIONS (continued)

[**Domestic Partner** means each of two people, one of whom is an employee of the Group Policyholder, who:

1. have registered as each other's domestic partner, civil union partner or reciprocal beneficiary with a government agency where such registration is available; or
2. are of the same or opposite sex and have a mutually dependent relationship so that each has an insurable interest in the life of the other. Each person must be:
 - 18 years of age or older;
 - unmarried;
 - the sole domestic partner of the other;
 - sharing a primary residence with the other;
 - not related to the other in a manner that would bar their marriage in the jurisdiction in which they reside.

A Domestic Partner declaration attesting to the existence of an insurable interest in one another's lives must be completed and signed by the employee.

The term "Domestic Partner" does not include any person who:

- is serving in the armed forces, or any auxiliary units of the armed forces, of any country; or
- lives outside the United States for more than [6-48] consecutive months.

No person can be insured under the Group Policy as both an employee and as a Domestic Partner.]

[**Enrollment Form** means the Written form provided by Us that You use to enroll for insurance under the Group Policy, including any amendments thereto.]

First Occurs or First Occurrence means, with respect to ~~a Covered Condition;~~

- Full Benefit Cancer, the first time after a Covered Person initially becomes insured under the Group Policy that such Covered Condition Occurs;
- Full Benefit Cancer, after an Occurrence of Full Benefit Cancer while the Covered Person is insured under the Group Policy, an Occurrence of a Separate and Unrelated Full Benefit Cancer;
- Partial Benefit Cancer, the first time after a Covered Person initially becomes insured under the Group Policy that that such Covered Condition Occurs;
- Partial Benefit Cancer, after an Occurrence of Partial Benefit Cancer while the Covered Person is insured under the Group Policy, an Occurrence of a Separate and Unrelated Partial Benefit Cancer; or
- all other Covered Conditions the first time after a Covered Person initially becomes insured under the Group Policy that such Covered Condition Occurs.

Full Benefit Cancer means the presence of one or more malignant tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue provided that a Physician who is Board Certified in the medical specialty that is appropriate for the type of cancer involved has determined that:

- Surgery, radiotherapy, or chemotherapy is medically necessary;

- there is metastasis; or

DEFINITIONS (continued)

- the patient has terminal cancer, is expected to die within 24 months or less from the date of Diagnosis and will not benefit from, or has exhausted, curative therapy.

[Full-Time means Active Work on the Group Policyholder's regular work schedule for the class of employees to which You belong. The work schedule must be at least 30 hours per week.]

Geriatrician means a Physician specializing in the assessment and treatment of elderly people. The Physician must be Board Certified in geriatric medicine by the American Board of Geriatric Medicine.

Group Policy means the policy of insurance issued by Us to the Group Policyholder under which this Certificate is issued.

Group Policyholder means [the employer named on the first page of this Certificate.]

DEFINITIONS (continued)

Heart Attack (myocardial infarction) means the death of a portion of the heart muscle as a result of obstruction of one or more coronary arteries due to atherosclerosis, spasm, thrombus or emboli.

[Hospital means a short-term, acute care, general facility which:

- is primarily engaged in providing, by or under the continuous supervision of Physicians, to inpatients, diagnostic services and therapeutic services for Diagnosis, treatment and care of injured or sick persons;
- has organized departments of medicine and major surgery;
- has a requirement that every patient must be under the care of a Physician or dentist;
- provides 24-hour nursing service by or under the supervision of a registered professional nurse (R.N.);
- is duly licensed by the agency responsible for licensing such Hospitals; and
- is not, other than incidentally, a place of rest, a place primarily for the treatment of tuberculosis, a place for the aged, a place for drug addicts, alcoholics, or a place for convalescent, custodial, educational or rehabilitative care.

Hospitalized means:

- admission for inpatient care in a Hospital;
- receipt of care in a hospice facility, an intermediate care facility or a long-term care facility; or
- receipt of the following treatment, wherever performed:
 - chemotherapy;
 - radiation therapy; or
 - dialysis.]

Initial Benefit means the benefit, as specified in the Schedule of Insurance, that We will pay for:

- ~~any one of the Listed Conditions, a Covered Condition~~ that First Occurs while coverage is in effect under this Certificate; ~~and~~
~~each of the following Covered Conditions which First Occurs while coverage is in effect under this Certificate: Alzheimer's Disease; Coronary Artery Bypass Graft; Full Benefit Cancer; Partial Benefit Cancer; Heart Attack; Kidney Failure; and Stroke.~~

Kidney Failure means the total, end stage, irreversible failure of both kidneys to function, provided that a Physician who is a Board Certified nephrologist has determined that such failure requires either:

- immediate and regular kidney dialysis (no less often than weekly) that is expected by such Physician to continue for at least 6 months; or
- a kidney transplant.

DEFINITIONS (continued)

Listed Condition or Listed Conditions means any of the following diseases:

- Addison's disease (adrenal hypofunction);
- amyotrophic lateral sclerosis (Lou Gehrig's disease);
- cerebrospinal meningitis (bacterial);
- cerebral palsy;
- cystic fibrosis;
- diphtheria;
- encephalitis;
- Huntington's disease (Huntington's chorea);
- Legionnaire's disease;
- malaria;
- multiple sclerosis (definitive diagnosis);
- muscular dystrophy;
- myasthenia gravis;
- necrotizing fasciitis;
- osteomyelitis;
- poliomyelitis;
- rabies;
- sickle cell anemia (excluding sickle cell trait);
- systemic lupus erythematosus (SLE);
- systemic sclerosis (scleroderma);
- tetanus; and
- tuberculosis.

[Lodging means an establishment licensed under the laws where it is located, such as a motel, hotel, or other facility that provides sleeping accommodations to the general public in exchange for a fee.]

Maximum Benefit Amount means the maximum amount of benefits for which an individual in an eligible class can apply under the Group Policy.

Medical Coverage means coverage under Medicare or an insurance policy, health maintenance organization contract, or employer's plan of self-insurance providing benefits for hospital, surgical and medical expenses or treatment. Medical Coverage does not include Medicaid.

Neurologist means a Physician who specializes in the diagnosis and treatment of disorders of the nervous system and who is Board Certified by the American Board of Psychiatry and Neurology, Inc.

Neuropsychologist means a psychologist who has completed special training in the neurological causes of brain disorders and who specializes in diagnosing and treating these illnesses using a predominantly medical approach and is Board Certified by the American Board of Professional Neuropsychology.

DEFINITIONS (continued)

Occurs or Occurrence means:

- with respect to Full Benefit Cancer, Partial Benefit Cancer, Heart Attack, Kidney Failure, Stroke, or ~~any of the~~ Listed Conditions that [the Covered Person]:
 1. experience[s] such Covered Condition; and
 2. [is] Diagnosed with such Covered Condition.
- with respect to Coronary Artery Bypass Graft, that [the Covered Person] undergo[es] a Coronary Artery Bypass Graft.
- with respect to Alzheimer's Disease that [the Covered Person]:
 1. experience[s] such Covered Condition;
 2. [is] Diagnosed with such Covered Condition; and
 3. all other etiologies have been ruled out by a Neurologist; Geriatrician or Neuropsychologist.

[Part-Time means Active Work on the Group Policyholder's regular work schedule for the class of employees to which You belong. The work schedule must be at least 20 hours per week.]

Partial Benefit Cancer means one of the following conditions that meets the TNM Staging classification and other qualifications specified below:

- carcinoma in situ classified as TisN0M0, provided that Surgery, radiotherapy or chemotherapy has been determined to be medically necessary by a Physician who is Board Certified in the medical specialty that is appropriate for the type of carcinoma in situ involved;
- malignant tumors classified as T1N0M0 or greater which are treated by endoscopic procedures alone;
- malignant melanomas classified as T1N0M0, for which a pathology report shows maximum thickness less than or equal to 0.75 millimeters using the Breslow method of determining tumor thickness; and
- tumors of the prostate classified as T1bN0M0, or T1cN0M0, provided that they are treated with a radical prostatectomy or external beam radiotherapy.

Physician means an individual who has received a degree of doctor of medicine (M.D.), or doctor of osteopathy (D.O.), and is acting within the scope of a valid license issued in the United States to Diagnose a Covered Condition or to perform the services required for a Covered Condition for which a claim is made. A Physician is not:

- You,
- Your [S]pouse[, Your Domestic Partner] or anyone to whom you are related by blood or marriage;
- anyone with whom you are residing;
- Your adopted or step-child;
- anyone with whom You share a business interest; or
- Your employee.

DEFINITIONS (continued)

Practitioner of the Healing Arts means any person who holds a valid license in the United States to engage in the diagnosis or treatment of disease or any ailment of the human body.

[Primary Residence means the dwelling where a person lives for the majority of the time, whether the person owns or rents the dwelling.]

Proof means Written evidence satisfactory to us that a claimant has satisfied the conditions and requirements for any benefit described in this Certificate. When a claim is made for any benefit described in this Certificate, Proof must establish:

- the nature and extent of the loss or condition;
- Our obligation to pay the claim; and
- the claimant's right to receive payment.

Except as provided in the Examinations and Autopsy provisions of this Certificate, Proof must be provided at the claimant's expense.

Re-Occurs or **Re-Occurrence** means:

- with respect to Coronary Artery Bypass Graft:
 1. an Occurrence of Coronary Artery Bypass Graft if We have already paid an Initial Benefit for the First Occurrence of Coronary Artery Bypass Graft.
- with respect to Full Benefit Cancer, an Occurrence of Full Benefit Cancer that:
 - ~~1. Occurs after an Initial Benefit was paid and [the Covered Person] has not had symptoms for a First Occurrence of or been treated for the Full Benefit Cancer for a period of [180] days; or~~
 1. ~~Occurs after an Initial Benefit was paid and is Separate & Unrelated.~~
- with respect to Partial Benefit Cancer, an Occurrence of Partial Benefit Cancer that:
 - ~~1. Occurs after an Initial Benefit was paid and [the Covered Person] has not had symptoms for a First Occurrence of or been treated for the Partial Benefit Cancer for a period of [180] days; or~~
 1. ~~Occurs after an Initial Benefit was paid and is Separate & Unrelated.~~
- with respect to Heart Attack:
 1. an Occurrence of Heart Attack after We have already paid an Initial Benefit for the First Occurrence of Heart Attack.
- with respect to Stroke:
 1. an Occurrence of Stroke after We have already paid an Initial Benefit for the First Occurrence of Stroke.
- [with respect to Listed Conditions:
 1. an Occurrence of rabies if We have already paid an Initial Benefit for anya previous Occurrence of ~~the Listed Conditions.]rabies.]~~

Separate & Unrelated means a Full Benefit Cancer or a Partial Benefit Cancer that is:

- not a metastasis of a previously Diagnosed Full Benefit Cancer; and
- distinct from any previously Diagnosed Full Benefit Cancer or Partial Benefit Cancer.

Signed means any symbol or method executed or adopted by a person with the present intention to authenticate a record. The signature may be transmitted by paper or electronic media, provided it is consistent with applicable law.

|

DEFINITIONS (continued)

[Spouse means Your lawful spouse. The term does not include any person who:

- is serving in the armed forces, or auxiliary units of the armed forces, of any country;
- lives outside the United States for more than **[6-48]** consecutive months; or
- is insured under the Group Policy as an employee.]

Stroke means a cerebrovascular accident or incident producing measurable, functional and permanent neurological impairment (not including transient ischemic attacks (TIA), or prolonged reversible ischemic attacks) caused by any of the following which result in an infarction of brain tissue:

- hemorrhage;
- thrombus; or
- embolus from an extracranial source.

[Supplemental Benefit(s)] are the following:

- Health Screening Benefit;
- Lodging Benefit;
- Transportation Benefit;
- [Evaluation Benefit;] and
- [NCI Cancer Center Benefit] .]

Surgery means a procedure performed by a Physician involving the cutting of [the Covered Person's] skin or tissue that in and of itself is intended to be curative or palliative. Surgery does not include endoscopic procedures.

TNM Staging means the classification standards for cancer developed by the American Joint Committee on Cancer.

Total Benefit Amount means the maximum aggregate amount, as specified in the Schedule of Insurance, that We will pay for any and all Covered Conditions combined[, per Covered Person, per lifetime,] as provided under this Certificate [or any Certificate it replaces]. [The Total Benefit Amount does not include Supplemental Benefits.]

[Treatment Center means any of the following medical facilities where [a Covered Person] may receive treatment and which is located outside of a 100-mile radius of [the Covered Person's] Primary Residence:

- Hospital;
- radiation therapy center;
- chemotherapy center;
- oncology clinic; or
- specialized free-standing treatment center.]

United States means the United States of America, its territories and its possessions.

We, Us and **Our** mean Metropolitan Life Insurance Company.

Write, Written or **Writing** means a record that may be transmitted by paper or electronic media, and that is consistent with applicable law.

You and **Your** means [an employee] who is insured under the Group Policy for the insurance described in this Certificate.

SPECIAL RULES FOR COVERED PERSONS PREVIOUSLY INSURED UNDER ANOTHER GROUP CRITICAL ILLNESS INSURANCE POLICY ISSUED TO THE GROUP POLICYHOLDER

The Group Policy is replacing another policy of group critical illness insurance that was issued to the Group Policyholder. This section explains how the replacement of that other group critical illness insurance policy will affect people who were covered under that policy.

In this section, the terms listed below will have the meanings listed below.

New Policy means the Group Policy under which this Certificate is issued.

Old Policy means the policy of group critical illness insurance that was replaced by the New Policy.

[Each Covered Person who was insured under the Old Policy on the date that it ended] will be:

- insured under the New Policy on the date it takes effect; and
- credited for the time [such Covered Person] had been continuously insured under the Old Policy on the date it ended in determining:
 1. [whether a Covered Condition is a Preexisting Condition under the Preexisting Condition Exclusion in this Certificate;] [and
 2. whether a Covered Condition is subject to the Waiting Period in this Certificate.]

To the extent that benefits were paid under the Old Policy with respect to [a Covered Person] for any Covered Condition:

- if that Covered Condition Occurs under the New Policy, it will be treated as a Re-Occurrence; and
- the Total Benefit Amount with respect to [such Covered Person] under this Certificate will be reduced.

[The form that was used to enroll [a Covered Person] for insurance under the Old Policy will be used as the Enrollment Form for [such Covered Person] under the New Policy.]

EVALUATION BENEFIT

For purposes of this section:

Evaluation Center means a facility that is:

- licensed or certified under the laws where it is located to provide diagnostic services for the Covered Condition for which evaluation is sought[; and
- which has been recognized by the Group Policyholder in Writing as an evaluation center for purposes of the Evaluation Benefit].

If [a Covered Person] is Diagnosed with a Covered Condition other than Listed Conditions, and if the conditions of this provision are met, [that Covered Person] will be eligible for the Evaluation Benefit. If [a Covered Person] receives an evaluation at an Evaluation Center while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay the following benefit, subject to the limitations below:

- \$[500-1,000] for the evaluation or consultation; and
- \$[250-500] if the Evaluation Center is more than 100 miles from [the Covered Person's] Primary Residence.

Limitations:

- This benefit is limited to one payment for each Initial Benefit or Re-Occurrence Benefit received by [the Covered Person] for any Covered Condition other than Listed Conditions and only if an evaluation is received by [the Covered Person].
- We will only pay this benefit if We have already paid an Initial Benefit or Re-Occurrence Benefit for the Covered Condition for which [the Covered Person is] receiving an evaluation.
- You must submit Proof that the evaluation was received.
- We will not pay for benefits under this section for more than [5] evaluations [per Covered Person] while coverage is in effect under this Certificate.

Payment of this benefit will not reduce the Total Benefit Amount.

EXCLUSIONS THAT APPLY TO SPECIFIC COVERED CONDITIONS

Alzheimer's Disease

We will not pay benefits for a Diagnosis of Alzheimer's Disease for:

- other central nervous system conditions that may cause deficits in memory and cognition (e.g., cerebrovascular disease, Parkinson's disease, normal-pressure hydrocephalus);
- systemic conditions that are known to cause dementia (e.g., hypothyroidism, vitamin B12 or folic acid deficiency, niacin deficiency, hypercalcemia, neurosyphilis);
- substance-induced conditions; or
- any form of dementia that is not diagnosed as Alzheimer's Disease.

Coronary Artery Bypass Graft

We will not pay benefits for Coronary Artery Bypass Graft:

- performed outside the United States; or
- that does not involve median sternotomy (a surgical incision in which the sternum, also known as the breastbone, is divided down the middle from top to bottom).

Full Benefit Cancer

We will not pay benefits for a Diagnosis of Full Benefit Cancer for:

- ~~a previously Diagnosed Full Benefit Cancer for which We did not pay an Initial Benefit that has metastasized;~~
- ~~any recurrence of a previously Diagnosed Full Benefit Cancer for which We did not pay an Initial Benefit;~~
- any condition that is Partial Benefit Cancer;
- any benign tumor, dysplasia, intraepithelial neoplasia or pre-malignant growth;
- any papillary tumor of the bladder classified as Ta under TNM Staging;
- any tumor of the prostate classified as T1N0M0 under TNM Staging;
- any papillary tumor of the thyroid that is classified as T1N0M0 or less under TNM Staging and is one centimeter or less in diameter unless there is metastasis;
- any tumor in the presence of human immuno-deficiency virus;
- any non-melanoma skin cancer unless there is metastasis; or
- any malignant tumor classified as less than T1N0M0 under TNM Staging.

Partial Benefit Cancer

We will not pay benefits for a Diagnosis of Partial Benefit Cancer for:

- ~~any recurrence of a previously Diagnosed Partial Benefit Cancer for which We did not pay an Initial Benefit;~~
- any benign tumor, dysplasia, intraepithelial neoplasia or pre-malignant growth;
- any papillary tumor of the bladder classified as Ta under TNM Staging;
- any tumor of the prostate classified as T1aN0M0 under TNM Staging;
- any papillary tumor of the thyroid that is classified as T1N0M0 or less under TNM Staging and is one centimeter or less in diameter;
- any tumor in the presence of human immuno-deficiency virus;
- any non-melanoma skin cancer; or
- any melanoma in situ classified as TisN0M0 under TNM Staging.

EXCLUSIONS THAT APPLY TO SPECIFIC COVERED CONDITIONS (continued)

Stroke

We will not pay benefits for a Diagnosis of Stroke for:

- cerebral symptoms due to migraine;
- cerebral injury resulting from trauma or hypoxia; or
- vascular disease affecting the eye or optic nerve or vestibular functions.

Listed Conditions

We will not pay benefits for:

- a Diagnosis of multiple sclerosis for clinically isolated syndrome (CIS);
- a Diagnosis of -systemic lupus erythematosus (SLE) for any form of Lupus that is not Diagnosed as systemic lupus erythematosus (SLE); or
- a suspected or probable Diagnosis of a Listed Condition.

ADDITIONAL PROOF REQUIREMENTS FOR EACH COVERED CONDITION

Alzheimer's Disease

Proof of Alzheimer's Disease requires a Diagnosis made in Writing by a Neurologist, Geriatrician, or Neuropsychologist and supported by all of the following:

- formal neuropsychological testing performed by a Neuropsychologist confirming dementia;
- laboratory tests have been completed as part of the evaluation to rule out etiologies other than Alzheimer's Disease; and
- magnetic resonance imaging, computerized tomography or other reliable imaging techniques that have been completed as part of the evaluation to rule out etiologies other than Alzheimer's Disease.

The Covered Condition for Alzheimer's Disease will be deemed to Occur on the date that the Diagnosis of Alzheimer's Disease is made and all other etiologies have been ruled out.

Coronary Artery Bypass Graft

Proof of Coronary Artery Bypass Graft requires submission of medical records evidencing that the Coronary Artery Bypass Graft:

- was determined to be medically necessary by a Physician who is Board Certified in cardiology;
- was supported by pre-operative angiographic evidence; and
- has been performed.

The Covered Condition for Coronary Artery Bypass Graft will be deemed to Occur on the date that the Coronary Artery Bypass Graft is performed.

Full Benefit Cancer

Unless We accept a Clinical Diagnosis as provided in this Certificate, Diagnosis of Full Benefit Cancer must be based upon microscopic (histologic) examination of fixed tissues or preparations of blood or bone marrow. Such examination must be documented in a Written pathology report by a Physician who is Board Certified in pathology. The Covered Condition for Full Benefit Cancer will be deemed to Occur upon the date that the Diagnosis of Full Benefit Cancer is made.

Partial Benefit Cancer

Unless We accept a Clinical Diagnosis as provided in this Certificate, Diagnosis of Partial Benefit Cancer must be based upon microscopic (histologic) examination of fixed tissue or preparations of blood or bone marrow. Such examination must be documented in a Written pathology report by a Physician who is Board Certified in pathology. The Covered Condition for Partial Benefit Cancer will be deemed to Occur upon the date the Diagnosis of Partial Benefit Cancer is made.

ADDITIONAL PROOF REQUIREMENTS FOR EACH COVERED CONDITION (continued)

Heart Attack

Diagnosis of Heart Attack must be made in Writing by a Physician and supported by medical records showing an elevation of enzymes, troponins or other biochemical cardiac markers, and two of the three following criteria associated with the Heart Attack for which a claim is being made:

1. typical chest pain characteristic of an acute myocardial infarction, requiring [the Covered Person] to be Hospitalized as an inpatient;
2. electrocardiograph (EKG) changes on one or a series of electrocardiograms taken at the time [the Covered Person] experiences the Heart Attack for which a claim is being made, which changes are indicative of an acute myocardial infarction, but, if [the Covered Person] had any prior electrocardiogram(s), the electrocardiogram(s) presented as Proof of Heart Attack must show changes from the [the Covered Person's] last electrocardiogram, and such changes must be indicative of an acute myocardial infarction; or
3. confirmatory imaging studies such as thallium scans, or echocardiograms indicative of an acute myocardial infarction, but, if the [Covered Person] had any prior imaging studies, the imaging studies presented as Proof of Heart Attack must show changes from [the Covered Person's] last imaging studies, which changes must be indicative of a myocardial infarction.

The Covered Condition for Heart Attack will be deemed to Occur on the date the Diagnosis of Heart Attack is made.

Kidney Failure

Diagnosis of Kidney Failure must be made in Writing by a Physician who is Board Certified in nephrology, and must be supported by medical records. The Covered Condition for Kidney Failure will be deemed to Occur on the date the Diagnosis of Kidney Failure is made.

Stroke

Diagnosis of Stroke must be made in Writing and be based upon medical records indicating objective evidence of significant neurological impairment that is functional, measurable and permanent as demonstrated by magnetic resonance imaging, computerized tomography or other reliable imaging techniques. Such neurological impairment must be confirmed in Writing no earlier than 30 days after the cerebrovascular accident or incident by a Physician who is Board Certified in neurology and be based upon objective evidence of significant neurological, motor or sensory impairment, which impairment must be present on the date that such Written confirmation is made. The Covered Condition for Stroke will be deemed to Occur on the date the Diagnosis of Stroke is made.

Listed Conditions

Diagnosis of a Listed Condition must be made in Writing by a Physician and must be supported by medical records. The Covered Condition for a Listed Condition will be deemed to Occur on the date the Diagnosis of a Listed Condition is made.

OTHER EXCLUSIONS

EXCLUSION FOR INTOXICATION

We will not pay benefits for any Covered Condition that is caused by, contributed to by, or results from [a Covered Person's] involvement in an incident, where [such Covered Person is] intoxicated at the time of the incident and is the operator of a vehicle involved in the incident.

Intoxicated means that [the Covered Person's] alcohol level met or exceeded the level that creates a legal presumption of intoxication under the laws of the jurisdiction in which the incident happened.

GENERAL EXCLUSIONS

We will not pay benefits for any Covered Conditions caused by, contributed to by, or resulting from [a Covered Person]:

- participating in a felony, riot or insurrection;
- intentionally causing a self-inflicted injury;
- committing or attempting to commit suicide while sane or insane;
- voluntarily taking or using any drug, medication or sedative unless it is:
 - taken or used as prescribed by a Physician, or
 - an "over the counter" drug, medication or sedative taken according to package directions;
- engaging in any illegal occupation; or
- serving in the armed forces or any auxiliary unit of the armed forces of any country.

We will not pay benefits for Covered Conditions arising from war or any act of war, even if war is not declared.

We will not pay benefits for any Covered Condition for which Diagnosis is made outside the United States, unless the Diagnosis is confirmed in the United States, in which case the Covered Condition will be deemed to Occur on the date the Diagnosis is made outside the United States.

~~We will not pay benefits for any Covered Condition that does not First Occur [for a Covered Person] while [such Covered Person is] insured under this Certificate.~~



Metropolitan Life Insurance Company
[200 Park Avenue], New York, New York [10010-3690]

MAJOR ORGAN TRANSPLANT RIDER

Group Policy No.: [XXXXXX-G]

Policyholder: [ABC Company]

Rider Effective Date: [January 1, XXXX]

The Certificate is changed as follows.

The following sections are added:

Major Organ Transplant Benefit Amount

For You:	[\$1,000-\$500,000]
For Your Spouse or Domestic Partner:	[\$1,000-\$500,000]
For Your Dependent Child:	[\$1,000-\$500,000]

CRITICAL ILLNESS BENEFITS FOR MAJOR ORGAN TRANSPLANT

If Major Organ Transplant First Occurs for [a Covered Person], while [such Covered Person is] insured under this rider, Proof of Major Organ Transplant must be sent to Us. When We receive such Proof, We will review the claim and if We approve it, will pay the benefit described below for such Major Organ Transplant.

The Major Organ Transplant Benefit Amount shown above is payable for Major Organ Transplant that First Occurs [for a Covered Person] while coverage is in effect under this rider.

We will only pay for one Major Organ Transplant [per Covered Person] while coverage is in effect under this rider.

Payment of this benefit does NOT reduce the Total Benefit Amount.

Exclusions that Apply to Major Organ Transplant

We will not pay benefits for a Major Organ Transplant:

- performed outside the United States;
- involving organs received from non-human donors;
- involving implantation of mechanical devices or mechanical organs;

- involving stem cell generated transplants; or
- involving islet cell transplants.

Additional Proof Requirements for Major Organ Transplant

Proof of Major Organ Transplant requires submission of medical records evidencing that the Major Organ Transplant was deemed medically necessary by a Physician who is Board Certified in a medical specialty that is appropriate for the organ involved, and that either:

- [the Covered Person] has been placed on the Transplant List; or
- the Major Organ Transplant has been performed.

The Covered Condition for Major Organ Transplant will be deemed to Occur on the earlier of:

- [the date the Covered Person] is placed on the Transplant List; or
- the date that the Major Organ Transplant is performed.

Impact on Other Certificate Provisions

The following Certificate provisions and/or requirements are changed by this rider:

The “Definitions” section of the Certificate is changed as follows:

The definition of “Covered Condition” is deleted and replaced with the following:

Covered Condition means the following, as they are defined in the Certificate:

- Alzheimer’s Disease;
- Coronary Artery Bypass Graft;
- Full Benefit Cancer;
- Partial Benefit Cancer;
- Heart Attack;
- Kidney Failure;
- Major Organ Transplant;
- Stroke; or
- any of the Listed Conditions.

The following definition of “Major Organ Transplant” is added:

Major Organ Transplant means:

- the irreversible failure of [a Covered Person’s] heart, lung, pancreas, entire kidney or any combination thereof, for which a Physician has determined that the complete replacement of such organ with an entire organ from a human donor is

- medically necessary, and either [such Covered Person has] been placed on the Transplant List or such transplant procedure has been performed;
- the irreversible failure of [a Covered Person's] liver for which a Physician has determined that the complete or partial replacement of the liver with a liver or liver tissue from a human donor is medically necessary by a Physician and either [such Covered Person has] been placed on the Transplant List or such procedure has been performed; or
 - the replacement of [a Covered Person's] bone marrow with bone marrow from [the Covered Person] or another human donor, which replacement is determined to be medically necessary by a Physician who is Board Certified in hematology or oncology in order to treat irreversible failure of [such Covered Person's] bone marrow.

The definition of "Occurs or Occurrence" is deleted and replaced with the following:

Occurs or Occurrence means:

- with respect to Full Benefit Cancer, Partial Benefit Cancer, Heart Attack, Kidney Failure, Stroke, or ~~any of the~~ Listed Conditions that [the Covered Person]:
 1. experience[s] such Covered Condition; and
 2. [is] Diagnosed with such Covered Condition.
- with respect to Coronary Artery Bypass Graft, that [the Covered Person] undergo[es] a Coronary Artery Bypass Graft.
- with respect to Major Organ Transplant, that [the Covered Person]
 1. is placed on the Transplant List; or
 2. undergo[es] such Major Organ Transplant.
- with respect to Alzheimer's Disease that [the Covered Person]:
 1. experience[s] such Covered Condition;
 2. [is] Diagnosed with such Covered Condition; and
 3. all other etiologies have been ruled out by a Neurologist, Geriatrician or a Neuropsychologist.

The definition of "Total Benefit Amount" is deleted and replaced with the following:

Total Benefit Amount means the maximum aggregate amount, as specified in the Schedule of Insurance, that We Will pay for any and all Covered Conditions combined[, per Covered Person, per lifetime,] as provided under this Certificate [or any Certificate it replaces]. The Total Benefit Amount does not include [Supplemental Benefits or] the Major Organ Transplant Benefit Amount.

The following definition of "Transplant List" is added:

Transplant List means the Organ Procurement and Transportation Network (OPTN) list.

The "Reduction on Account of Prior Claims Paid" provision is changed as follows:

REDUCTION ON ACCOUNT OF PRIOR CLAIMS PAID

We will reduce what We pay for a claim so that the amount We pay, when combined with amounts for all claims We have previously paid [for the same Covered Person], does not exceed the Total Benefit Amount that was in effect for that Covered Person on the date of the most recent Covered Condition. This provision does not apply to [claim payments for Supplemental Benefits or] payment of the Major Organ Transplant Benefit Amount.

Termination of this Rider:

This rider will end on the earlier of: (1) the date insurance under Your Certificate ends; or (2) the date the Major Organ Transplant Benefit Amount has been paid [for all Covered Persons].

Effective Date of this Rider:

This rider takes effect on the Rider Effective Date shown above.

In all other respects, the provisions and conditions of the Certificate remain the same. This rider is subject to the terms and provisions of the Certificate. It is to be attached to and made a part of the Certificate.

NCI CANCER CENTER BENEFIT

For purposes of this section:

NCI Cancer Center means any facility designated by the National Cancer Institute as an “NCI Designated Cancer Center.”

If [a Covered Person is] Diagnosed with either Full Benefit Cancer or Partial Benefit Cancer and if the conditions of this provision are met, [that Covered Person] will be eligible for the NCI Cancer Center Benefit. If [a Covered Person] receives an evaluation at an NCI Cancer Center while [such Covered Person is] insured under this Certificate [and after Your insurance has been in effect for [1-12] months,] We will pay the following benefit, subject to the limitations below:

- \$[500-1,000] for the evaluation or consultation; and
- \$[250-500] if the NCI Cancer Center is more than 100 miles from [the Covered Person's] Primary Residence.

Limitations:

- This benefit is limited to one payment for each Initial Benefit or Re-~~o~~ccurrence Benefit received by [the Covered Person] for Full Benefit Cancer and Partial Benefit Cancer and only if an NCI Cancer Center evaluation is received by [the Covered Person].
- We will only pay this benefit if We have already paid an Initial Benefit or Re-~~o~~ccurrence Benefit for the Full Benefit Cancer or the Partial Benefit Cancer for which [the Covered Person is] receiving an evaluation.
- You must submit Proof that the evaluation was received.

| Payment of this benefit will not reduce the Total Benefit Amount.}]

SCHEDULE OF INSURANCE

[This schedule shows the benefits that You have selected under the Group Policy. You and Your Dependents will only be insured for benefits:

- for which You and Your Dependents become and remain eligible; and
- which are in effect under the Group Policy and this Certificate.

BENEFIT AMOUNT

For You	[\$1,000 - \$500,000]
For Your Spouse or Domestic Partner	[\$1,000 - \$500,000]
For Your Dependent Child	[\$1,000 - \$500,000]

TOTAL BENEFIT AMOUNT

For You	[\$2,000 - \$1,000,000]*
For Your Spouse or Domestic Partner	[\$2,000 - \$1,000,000]*
For Your Dependent Child	[\$2,000 - \$1,000,000]

*BENEFIT REDUCTION DUE TO AGE

The Benefit Amount for You is reduced to:

- **[\$750 - \$375,000]** on the first of the month coincident with or next following the date You reach age 65; and
- **[\$500 - \$250,000]** on the first of the month coincident with or next following the date You reach age 70.

The Total Benefit Amount for You is reduced to:

- **[\$1,500 - \$750,000]** on the first of the month coincident with or next following the date You reach age 65; and
- **[\$1,000 - \$500,000]** on the first of the month coincident with or next following the date You reach age 70.

The Benefit Amount for Your Spouse or Domestic Partner is reduced to:

- **[\$750 - \$375,000]** on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 65; and
- **[\$500 - \$250,000]** on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 70.

The Total Benefit Amount for Your Spouse or Domestic Partner is reduced to:

- **[\$1,500 - \$750,000]** on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 65; and
- **[\$1,000 - \$500,000]** on the first of the month coincident with or next following the date Your Spouse or Domestic Partner reaches age 70.

*Please see the *Benefit Reduction Due to Age* provision.

SCHEDULE OF INSURANCE (continued)

BENEFITS FOR COVERED CONDITIONS

Covered Condition	Initial Benefit	Re-Occurrence Benefit
Alzheimer's Disease	100% of Benefit Amount	NONE
Coronary Artery Bypass Graft	100% of Benefit Amount	50% of Benefit Amount
Full Benefit Cancer	100% of Benefit Amount	50% of Benefit Amount
Partial Benefit Cancer	25% of Benefit Amount	12.5% of Benefit Amount
Heart Attack	100% of Benefit Amount	50% of Benefit Amount
Kidney Failure	100% of Benefit Amount	NONE
Stroke	100% of Benefit Amount	50% of Benefit Amount
Any one of Listed Conditions	<u> </u> 25% of Benefit Amount	[NONE]**]

~~[**There may be a Re-Occurrence Benefit for an Occurrence of rabies. Please see the RE-OCCURRENCE BENEFIT section of this Certificate for details.]~~

~~[**There may be a Recurrence Benefit for an Occurrence of rabies. Please see the RECURRENCE BENEFIT section of this Certificate for details.]~~

[Waiting Period: [30-90] days for Partial Benefit Cancer and Full Benefit Cancer
30 days for all other Covered Conditions]]

IMPORTANT NOTE: This Certificate contains certain Proof requirements, exclusions, limitations and other provisions that may reduce benefits or prevent [a Covered Person] from receiving any benefits under this Certificate. PLEASE READ YOUR ENTIRE CERTIFICATE CAREFULLY.

WAIVER OF PREMIUMS

If You become Disabled while you are under age 70 and insured under this Certificate, and You remain Disabled continuously for [90-365] days, Proof of your Disability must be sent to us in order to submit a claim for Waiver of Premium. Such Proof must be sent to us during the [90-365] day period that follows the [ninetieth – three hundred sixty-fifth] day of Your continuous Disability or You will not be eligible for Waiver of Premiums. As part of such Proof, We may choose a Physician to examine You to verify that You are Disabled. If We do so, We will pay for such exam.

When we receive such Proof, we will review the claim and if we approve it, we will waive the premiums due for You and Your Dependents starting with the first premium that becomes due on or after the date You have been Disabled continuously for [90-365] days, subject to the following:

- We will not waive premiums for any period during which You are not under the care of a Physician for the Covered Condition that causes Your Disability;
- We will not waive premiums if you do not remain insured during the first [90-365] days of continuous Disability either under this Certificate [or under a certificate issued to You pursuant to the PORTABILITY OF COVERAGE section]; and
- We will not waive premiums if Your Disability is not solely caused by a Covered Condition for which We have paid a benefit under this Certificate.

If We waive any premium under this provision that has already been paid to Us, We will return the premium to whomever paid it to Us.

To verify that You continue to be Disabled without interruption after Our initial approval, We may periodically ask You to send Us Proof that You continue to be Disabled.

We will continue to waive premiums under this provision until the earliest of:

- the date You are no longer Disabled;
- Your seventieth birthday;
- the date You fail to send us Proof that You continue to be Disabled as required under this provision; ~~or~~
- [[1-5] years from the date We first began to waive premiums:] or
- the date the Group Policy ends.

IMPORTANT NOTICE

[On the date Your insurance ends, We will not know whether You will be able to satisfy the Disability and Proof requirements specified above. For this reason, We urge You to consider taking the following steps:

Step 1 When Your Insurance ends, ask the Group Policyholder if such insurance will be continued with premium payment by the Group Policyholder. If the answer is yes, ask if such continuation will be for at least [90-365] days. If the answer is yes, file a claim for Waiver of Premiums under this section at the end of [90-365] days of continuous Disability.

If the Group Policyholder will not continue insurance as described in Step 1, proceed to Step 2.

WAIVER OF PREMIUMS (continued)

Step 2. Read the section[s] titled [PORTABILITY OF COVERAGE and] CONTINUATION OF INSURANCE WITH PREMIUM PAYMENT. You may have the option to continue your insurance under the Group Policy [or under another policy issued by us for people exercising their portability option].

If the Group Policyholder does not continue Your insurance as described in Step 1 and You do not continue your insurance as described in Step 2 You will not be eligible for Waiver of Premiums because You will not have been continuously insured during the first [90-365] days of Disability.]