

## Cancer Insurance

Coverage to help pay for expenses associated with cancer that may not be covered under your medical plan.

# What is cancer insurance?



**Cancer insurance works to supplement your medical coverage** — and pays in addition to what your medical plan may or may not cover. It's coverage that provides financial support when you or a loved one become seriously ill. Upon initial verified diagnosis of a covered cancer condition<sup>1</sup>, it provides you with a lump-sum payment of up to \$15,000 or \$30,000. For a qualifying recurrence of cancer,<sup>2</sup> you'll receive another lump-sum payment equal to the initial benefit amount you choose.

### Q. How does the payment work?

#### A. We make payments directly to you.

The amount you receive will be in addition to any other insurance you might have, and you can spend it however you like. You might use it to help pay for medical plan deductibles and co-pays, out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering, cancer insurance is there to make life a little easier.

### Q. Am I eligible to enroll for this coverage?

#### A. Yes, you can enroll both yourself and your eligible family members.<sup>3</sup>

All you need to do is enroll during the enrollment period.

### Q. I have a medical plan at work, so why do I need cancer insurance?

**A.** One of the hardest parts of managing an illness like cancer is providing the support and comfort your family needs beyond the cost of care.

Even the best medical and disability income plans can leave you with extra expenses to pay or with services that just aren't covered such as deductibles, co-pays, extra costs for out-of-network care, or extra costs for non-covered services. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

### Q. Can I enroll for this coverage without having to take a medical exam?

**A. Yes. Your cancer coverage is guaranteed<sup>4</sup>,** regardless of your health. You just need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

**Payment may be used to help replace lost income or to help with expenses not covered by your medical plan or your disability income plan.**



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### Q. Are there any other benefits payable under this cancer insurance plan?

**A. Yes. Early detection of a serious illness like cancer is important to your recovery.** We provide you with an extra \$100 annual benefit per calendar year in addition to your total benefit amount when you see your physician for eligible health screenings or prevention measures.<sup>5</sup>

### Q. How much will it cost?

**A. Cancer insurance may cost less than you think.** It's designed to be a way to supplement your health care and disability plans. Exact rates can be found in the enrollment materials provided by your employer.

### Q. How do I pay for my coverage?

**A. You pay premiums through payroll deductions,** so you never have to worry about writing a check or missing payments.

### Q. Are benefits paid directly to me or my health care provider?

**A. Payments will be paid directly to you,** not to the doctors, hospitals or any other health care providers; the check is made payable to you. There's no need to coordinate the benefit payments with any other insurance you may have.

### Q. If my employment status changes, can I take my coverage with me?

**A. Yes. This coverage is portable, meaning you can take it wherever you go.** Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.<sup>6</sup>

#### Have other questions?

Please call MetLife directly at  
**1 800 GET-MET8**  
**1 800 438-6388**  
and talk with a benefits consultant.

1. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for specific information about cancer benefits. Not all types of cancer are covered. Some cancers are covered at less than the Initial Benefit Amount. For NH situated groups and NH residents, there is an initial benefit of \$100 for All Other Cancer.
2. There is a Benefit Suspension Period between Recurrences. We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for a Full Benefit Cancer, a Partial Benefit Cancer or an All Other Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer, Partial Benefit Cancer or All Other Cancer (applicable to NH situated groups and NH residents) for which we paid an initial benefit during the Benefit Suspension Period.
3. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
4. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions set forth on the enrollment form and in the certificate. Some states require the insured to have medical coverage. Additional restrictions apply to dependents serving in the armed forces or living overseas. [For CA situated cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of the employee's job at the employer's place of business or at an alternate place approved by the employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the certificate.]
5. [The Health Screening Benefit is not available in all states. See your certificate for any applicable waiting periods. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.]
6. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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

METLIFE'S CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. After a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of insureds covered under a New York certificate. MetLife's CII is guaranteed renewable and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions can be found in the applicable disclosure statement or outline of coverage/disclosure document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

MetLife's Critical Illness Insurance is not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

