



## Help complete your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

### Q. What is Critical Illness Insurance?

**A. The New Critical Illness Insurance works to supplement your existing coverage.** It's coverage that provides financial support when you or a loved one becomes seriously ill with a covered critical illness. Upon diagnosis, it provides you with a lump-sum payment of **\$10,000 or \$20,000 or \$30,000** in initial benefits. The total benefit amount available is 5 times that of the initial benefit amount, which is \$50,000 or \$100,000 or \$150,000 in the event that you or a loved one experience more than one covered condition. The payment you receive is yours to spend however you like.

### Q. What's covered under this plan?

**A. If you meet the group policy and certificate requirements,** Critical Illness Insurance provides you with a lump-sum payment upon a diagnosis of the following conditions:

- **New** Benign Brain Tumor
- Cancer<sup>1</sup>
- Heart Attack<sup>2</sup>
- Stroke<sup>3</sup>
- Major Organ Transplant<sup>4</sup>
- Kidney Failure
- **New** Coma
- Alzheimer's Disease
- Muscular Dystrophy
- Lupus
- Lodging Benefits
- Coronary Artery Bypass<sup>5</sup> Graft
- ALS
- Childhood Diseases (Cerebral Palsy, Cystic Fibrosis, Sickle Cell Anemia)
- **New** Paralysis (of 2 or more limbs)
- Multiple Sclerosis
- **New** Parkinson's Disease (Advanced)
- 10 Listed conditions (see your Outline of coverage for details)
- Transportation Benefit



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

To enroll, visit the RRD Benefits Center at [www.rrd.bswift.com](http://www.rrd.bswift.com) or call **1-877-773-4236**

### Q. What happens if I have a recurrence?

**A. Your plan pays an additional benefit (Recurrence Benefit<sup>6</sup>) if a medical condition reoccurs for:** heart attack, stroke, coronary artery bypass graft, benign brain tumor, coma, invasive cancer and non-invasive cancer. A recurrence benefit is only available if the initial benefit has already been paid for the covered condition. There is a benefit suspension period (or waiting period) between recurrences. Also, a treatment-free period applies to Cancer and Benign Brain Tumor conditions.

## Critical Illness Insurance

### Q. Who is eligible to enroll for this coverage?

- A. Full-time, certain part-time employees and eligible family members can enroll.<sup>7</sup>** You need to enroll during your Annual Enrollment Period and be actively at work on the date your coverage is to be effective.

### Q. I have a good medical plan, why do I need Critical Illness Insurance?

- A. One of the hardest parts of managing illnesses like Cancer, Heart Attack, or Stroke** is providing the support and comfort your family needs beyond the cost of care.

Even with medical and disability plans, you can be left with out-of-pocket expenses like medical plan deductibles, coinsurance, and copays, or extra costs for out-of-network care. The average family spends thousands of dollars in times of critical illness and recovery. 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. How much will it cost?

- A. Critical Illness Insurance may be more affordable than you think.** It's designed to be an economical way for you to supplement your health care plan. To view your rates and plan documents, visit [www.myrrdbenefits.com](http://www.myrrdbenefits.com) or contact MetLife to obtain a copy of your certificate.

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

- A. Premiums will be conveniently paid through payroll deduction,** so you never have to worry about writing a check or missing payments.

### Q. Is there a waiting period before my coverage begins?

- A. No, your coverage will be in force on the effective date of your coverage.** There are no waiting period to satisfy.

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

- A. Yes.** Your Critical Illness coverage is guaranteed,<sup>8</sup> regardless of your health. You just need to be actively at work on the date your policy becomes effective to be covered. There are no medical exams to take and no health questions to answer.

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

- A. Benefits will be paid directly to you, not to the doctors,** hospitals or any other health care providers. There's no need to work it around 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,<sup>9</sup> 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.

### Q. Is the claims process simple?

- A. Yes.** Once we receive all the information, claims are generally processed within 10 business days. You only need one claim form per illness, and every claim is reviewed by a claims professional.

1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.

3. In certain states, the Covered Condition is Severe Stroke.

4. In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Refer to the Certificate for which organs are covered. In some states, the condition is Major Organ Failure.

5. In certain states, the Covered Condition is Coronary Artery Disease

6. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for information on which Covered Conditions are eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. We will not pay a benefit for a Covered Condition that is subject to the Benefit Suspension Period. We will not pay a Recurrence Benefit for either Invasive Cancer or Non-Invasive Cancer unless the Covered Person has not had symptoms of or been treated for the Invasive Cancer or Non-Invasive Cancer for which we paid a benefit during the Treatment Free Period.

7. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

8. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Additional restrictions may apply to dependents serving in the armed forces or living overseas.

9. 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.

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 states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP09-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

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