

## **CRITICAL ILLNESS**

METLIFE 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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations and exclusions applicable to MetLife's CII product 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-PA or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY.

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.

All states, except AR, CA, CT, ID, ME, NH, NJ, NY and UT situs

Your Critical Illness certificate provides limited benefits – read your certificate carefully when you receive it. MetLife's Group Critical Illness product is intended to supplement, and is not a substitute for, comprehensive medical coverage. By enrolling for Critical Illness Insurance, if I am a resident of Arkansas, Connecticut, Idaho, New Hampshire or Utah, I declare that no person proposed for Critical Illness coverage is covered under any Title XIX program (Medicaid or any similarly named program). I acknowledge that I have received a Shopper's Guide to Cancer Insurance; and I have received and read a copy of the outline of coverage or other disclosure document for the group Critical Illness plan. In addition, I have read the enrollment documentation and declare that all information I have given is true and complete to the best of my knowledge and belief; I have read the applicable Fraud Warning(s) provided.