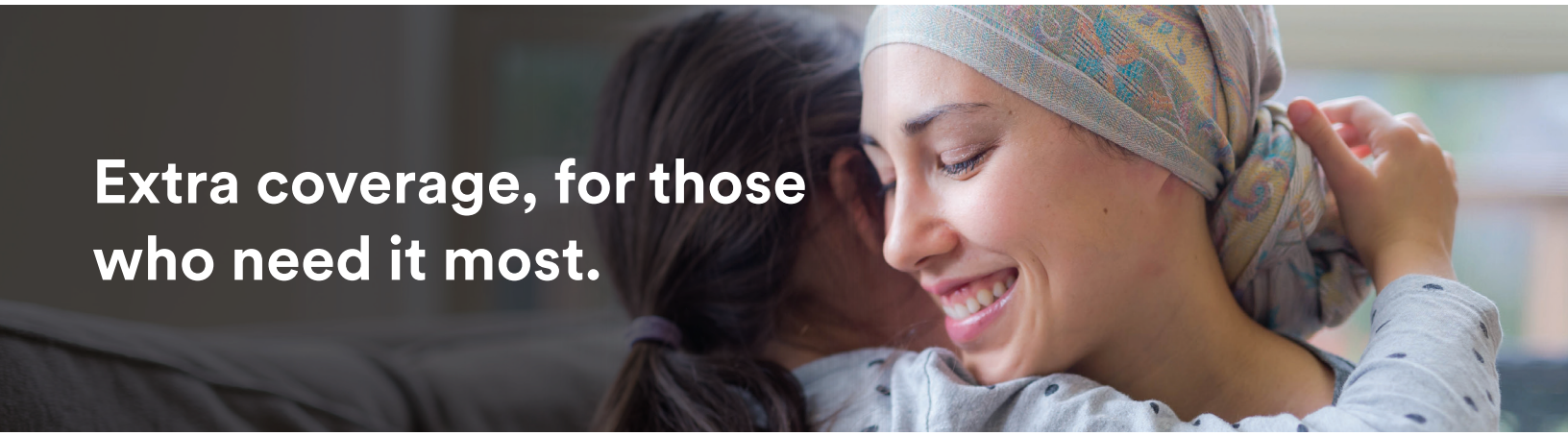
MetLife | Cancer



Extra coverage, for those who need it most.

Supplementing your existing benefit plan

A cancer diagnosis can be devastating. Despite having medical coverage, many people aren't prepared for the expenses that follow. Offering voluntary benefits like cancer insurance can better address the diverse needs of your employees. It means they can focus on their health, not financial worries.

Cancer insurance is a simple way to offer your employees added financial protection to meet their individual needs, without increasing your benefits costs. It can supplement existing medical and disability benefits and help with unexpected expenses such as deductibles, co-payments, mortgage payments, child care and non-covered medical services.

Benefits are paid regardless of what's covered by medical insurance.

Lump sum benefits paid directly to the covered employee to spend as they choose.

Extra protection against unexpected costs:

Offering MetLife Cancer Insurance is an effective way to enhance the security offered by your benefits package. With intuitive plan designs, dedicated enrollment support and efficient claims processing, we ensure a hassle-free experience for you, and minimize stress for your employees, letting them focus on what's important.

- Guaranteed issue coverage[1]
- Industry leading 3/6 pre-existing condition limitation
- Recurrence benefit[2]
- No waiting period between different covered conditions[3]
- Continuation of coverage

Cancer coverage overview:[3]

- **Full Benefit** — All forms of advanced cancers are covered and may qualify for full benefits as defined by the group policy or certificate.
- **Partial Benefit** — Most forms of early-stage cancers are covered and may qualify for partial benefits as defined by the group policy or certificate.
- **Other Benefits** — A health screening benefit is also available as a part of the MetLife Cancer plan.[4]

Get expert guidance for confident decisions — for your organization and your employees.
Contact your MetLife representative today.

[1] 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. [For CA-sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

[2] Please review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be 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. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

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

[4] The Health Screening Benefit may not be available in all states.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Cancer Covered Condition Category.

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 both 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, GPNP09-CI, GPNP10-CI, GPNP14- CI, GPNP19-CI or contact MetLife for more information. Please 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.

MetLife

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY
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