

# MetLife Critical Illness Insurance Plan Summary

## CRITICAL ILLNESS INSURANCE COVERAGE OPTIONS

Eligible Individual	Initial Benefit	Requirements
<b>Employee</b>	<b>\$10,000, \$20,000 or \$30,000</b>	Coverage is guaranteed provided you are actively at work on the effective date of coverage.
<b>Spouse</b>	<b>100% of the employee's Initial Benefit</b>	Coverage is guaranteed provided the employee is actively at work and the spouse is not hospitalized or under a medical restriction* on the effective date of coverage.
<b>Dependent Child(ren)</b>	<b>100% of the employee's Initial Benefit</b>	Coverage is guaranteed provided the employee is actively at work and the dependent is not hospitalized or under a medical restriction* on the effective date of coverage.

\* Hospitalized and/or medical restriction means a person is (1) confined at home under a physician's care, (2) receiving or applying for disability benefits from any source, (3) an inpatient at a hospital, (4) receiving care in a hospice, intermediate care, or long-term care facility, or (5) receiving chemotherapy, radiation therapy or dialysis.

## BENEFIT PAYMENTS

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of the Covered Conditions listed in the chart below. Your plan also pays a **Recurrence Benefit** for certain Covered Conditions as indicated in the chart. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period of six months between recurrences. You cannot receive a Recurrence Benefit for any condition that recurs during the six-month Benefit Suspension Period, and you must continue to pay premiums during the six-month period to be eligible for any future benefits. (You may increase your benefit amount at specific times, such as Open Enrollment and certain life events as long as the eligibility requirements listed above are met.)

**The maximum amount you can receive through your Critical Illness Insurance Plan is called the Total Benefit and is 5 times the amount of your Initial Benefit.** This means that you can receive multiple Initial Benefit and Recurrence Benefit payments, as long as you continue to be enrolled in the plan, until you reach the maximum of 5x your Initial Benefit (\$50,000, \$100,000 or \$150,000). The Initial Benefit and Total Benefit amounts apply to each covered person separately.

The table below shows the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
<b>Full Benefit Cancer<sup>1</sup></b>	100% of Initial Benefit	100% of Initial Benefit
<b>Partial Benefit Cancer<sup>1</sup></b>	25% of Initial Benefit	25% of Initial Benefit
<b>Heart Attack</b>	100% of Initial Benefit	100% of Initial Benefit
<b>Stroke (or Severe Stroke in some states)</b>	100% of Initial Benefit	100% of Initial Benefit
<b>Coronary Artery Bypass Graft (Coronary Artery Disease in New Jersey)</b>	100% of Initial Benefit	100% of Initial Benefit
<b>Kidney Failure</b>	100% of Initial Benefit	Not applicable
<b>Alzheimer's Disease<sup>2</sup></b>	100% of Initial Benefit	Not applicable
<b>Major Organ Transplant Benefit</b>	100% of Initial Benefit	Not applicable
<b>22 Listed Conditions (see below for specifics)</b>	25% of Initial Benefit	Not applicable

<sup>1</sup> Please review the Disclosure Statement or Outline of Coverage and 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. These full documents are available at [www.mycpchembenefits.com](http://www.mycpchembenefits.com) under "Health & Wellness" / "Voluntary Benefits."

<sup>2</sup> Please review the Outline of Coverage for a definition of Alzheimer's Disease and exclusions that may apply. These full documents are available at [www.mycpchembenefits.com](http://www.mycpchembenefits.com) under "Health & Wellness" / "Voluntary Benefits."

### 22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for the following 22 Listed Conditions until the Total Benefit amount is reached. A covered person may receive only one payment for each Listed Condition in his/her lifetime. The Listed Conditions are 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.

## Example of Initial Benefit and Recurrence Benefit Payments

The example below illustrates an employee who elected an Initial Benefit of \$10,000 with a Total Benefit of \$50,000 (5 times the Initial Benefit amount). The example assumes that the employee continues to elect Critical Illness Plan coverage each year during Open Enrollment and that the employee's conditions do not recur during a six-month Benefit Suspension Period.

Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$10,000 or 100%	\$40,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$10,000 or 100%	\$30,000
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$10,000 or 100%	\$20,000

## QUESTIONS & ANSWERS

### Can I receive a Recurrence Benefit for a Covered Condition that recurs during the six-month Benefit Suspension Period?

No, the plan will not pay a Recurrence Benefit for any condition that recurs during the six-month Benefit Suspension Period. In addition, the plan will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless you have not, for a period of 180 days, had symptoms of, or been treated for, the Full Benefit Cancer or Partial Benefit Cancer for which the plan paid an Initial Benefit.

### How do I enroll?

Enroll for coverage at [www.cpchembenefits.mercerhrs.com](http://www.cpchembenefits.mercerhrs.com) during the October 9 – October 24, 2014 enrollment period. You may also enroll, increase or decrease coverage if you experience a life event, such as marriage, divorce or birth of a child, and during future Open Enrollment periods.

### Who is eligible to enroll?

Regular, active full-time employees and part-time employees working at least 20 hours per week, who are actively at work, along with their eligible spouse and eligible dependent children, can enroll for MetLife Critical Illness Insurance coverage.

### How do I pay for coverage?

You pay for coverage through convenient payroll deductions. Contributions for coverage are deducted from your pay on an after-tax basis. See the 2015 Benefits Open Enrollment Guide for contribution rates.

### What is the coverage effective date?

If you enroll in Critical Illness Plan coverage during Open Enrollment, the coverage effective date is 1/1/2015. The plan will not pay benefits for any conditions that are diagnosed or initially occur before the 1/1/2015 effective date.

### If I leave the company, can I keep my coverage?

Under certain circumstances, you can take your coverage with you if you leave. You must make a request in writing within a specified period after you leave the company, and you must continue to pay premiums for coverage. After you enroll, see your coverage certificate for details on continuing coverage after your employment ends.

### Who do I call for assistance?

Contact a MetLife Customer Service Representative at 1-800-GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 11:00 p.m., EST. Individuals with a TTY may call 1-800-855-2880.

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 vary by state. There is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. Rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. Rates are subject to change. A more detailed description of the benefits, limitations, and exclusions applicable to CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. 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.