



# Supplement your healthcare coverage with Cancer Insurance.

Financial security when you need it most.



## Cancer can bring financial worries that weigh on your mind.

**Cancer insurance can provide you benefits when you may need it most.** MetLife's Cancer Insurance pays a lump-sum payment if you or a covered family member<sup>1</sup> is diagnosed with a covered cancer<sup>2</sup> or a recurrence of cancer.<sup>3</sup>

- Benefits are paid upon initial verified diagnosis.
- Recurrence benefits are paid if the cancer returns.

**Use the payment any way you want.** For each verified cancer diagnosis, a payment is made directly to you, not your doctor or to the hospital. You can spend the money on whatever you choose — for instance, alternative health treatments or everyday expenses like groceries. You will receive a check mailed directly to your home.

**Fast payment.** With easy claims processing, you can receive payment in a timely manner to quickly provide financial support such as to pay for out-of-pocket expenses.

*Now that you know how cancer insurance can help protect you, take a few minutes to apply today!*

1. Covered Family Member means all Covered Persons as defined in the Certificate.

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

3. 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.

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.