

## Supplement your healthcare coverage with cancer insurance.

Financial support when you need it most.



### Cancer insurance: Why is it so important?

When cancer affects your family, cancer insurance<sup>1</sup> may support your needs when it matters most.

Experts recommend that families have 3–6 months of living expenses set aside to help in an emergency.<sup>2</sup> Many people aren't prepared to handle extra costs, so having financial support if the time comes may mean less worry for you and your family.

Even if you have medical and disability insurance, you still may have expenses not covered by insurance. Disability income may only replace a portion of your pre-disability income, and medical insurance may leave you with some extra expenses, such as deductibles, co-pays or extra costs for out-of-network care or alternative treatments. Following a verified cancer diagnosis,<sup>1</sup> your priority should be getting better—not worrying about lost income or everyday living expenses. Cancer Insurance can help pay for anything you may need, such as:

- Mortgage or rent payments
- Utilities
- Car payments
- Credit card bills or other debts
- Groceries
- Childcare expenses

#### How it works

Cancer insurance is coverage that can help pay for expenses. Upon an initial verified cancer diagnosis or a recurrence<sup>3</sup> of cancer, you'll receive a lump-sum payment to spend as you see fit. The extra cash can help you focus on getting back on track, without worrying about how to pay for unexpected expenses, such as the costs of treatment.

Best of all, the payment is made directly to you, regardless of any other insurance you may have. It's yours to spend however you like, including on everyday living expenses for you or your family.

While cancer can't always be prevented, cancer insurance may help make life a little easier.

### Why should I enroll now?

- Group rates
- Guaranteed acceptance<sup>4</sup>
- Payment through payroll deductions
- Portable coverage so you can take it with you<sup>5</sup>

*A cancer diagnosis can happen to anyone at any time, so it is important to be prepared.*

## Cancer insurance can help you pay for unexpected expenses so that you can focus on getting well.

If you or a covered family member<sup>6</sup> have a verified diagnosis or a verified re-diagnosis<sup>3</sup> of a covered cancer,<sup>1</sup> MetLife Cancer Insurance can help you reduce your financial worries.

As long as you meet the policy and certificate requirements, you're eligible for a number of benefits, which include:

- Benefits for initial verified diagnosis<sup>1</sup>
- Recurrence benefits if cancer returns<sup>3</sup>
- And a [\$50] annual Health Screening Benefit<sup>6</sup>

*Help protect yourself and your family from the financial impact of cancer.*

**With MetLife Cancer Insurance, you can take your coverage with you if you change jobs or retire.<sup>5</sup>**

Contact your HR representative to [learn more](#).

**Questions? Call MetLife Customer Service.**

**1-800 GET-MET8 1-800 438-6388**

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

2. Goldberg M. How much should you have in savings at each age? <https://www.bankrate.com/retirement/how-much-do-you-need-in-savings-retirement-emergency-fund/>. Published October 3, 2023. Accessed December 2023.

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.

4. Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered 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. 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.

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

6. The Health Screening Benefit is not available in certain states. In some states, there is a separate mammogram benefit. Please review your Disclosure Statement or Outline of Coverage/Disclosure Document for specific state variations and exclusions around this benefit.

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

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.