



Plan Design – Covered Conditions

- **Initial Benefit** means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount.
- **Recurrence Benefit** means the benefit that is payable for another occurrence of the same covered condition for which MetLife has already paid a benefit. The Recurrence Benefit amount is expressed as a percentage of the Initial Benefit amount.
- For each Covered Condition, the benefit payable will be the greater of the amount shown below or \$250.

Covered Conditions	Initial Benefit	Recurrence Benefit
Cancer Category		
Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Non-Invasive Cancer	100% of Benefit Amount	100% of Initial Benefit
Skin Cancer	25% of Benefit Amount	100% of Initial Benefit, but not less than \$250
Cardiovascular Disease Category		
Coronary Artery Disease where: <ul style="list-style-type: none"> • <i>Coronary Artery Bypass Graft (CABG) surgery involving either a median sternotomy or minimally invasive procedure is necessary</i> 	100% of Benefit Amount	100% of Initial Benefit
Heart Attack Category		
Heart Attack	100% of Benefit Amount	100% of Initial Benefit
Kidney Failure Category		
Kidney Failure	100% of Benefit Amount	100% of Initial Benefit
Major Organ Failure Category		
Major Organ Failure <i>For heart, lung, and liver</i>	100% of Benefit Amount	100% of Initial Benefit
Progressive Disease Category		
Alzheimer's Disease	100% of Benefit Amount	NONE
Stroke Category		
Stroke	100% of Benefit Amount	100% of Initial Benefit

Plan Design – Supplemental Benefits

Health Screening Benefit	<p>Payable if an eligible covered person takes one of the screening/prevention measures listed below.</p> <p><u>Benefit Amount</u></p> <ul style="list-style-type: none"> • \$50 <p><u>Times Payable per Calendar Year</u></p> <ul style="list-style-type: none"> • 1 time per Employee • 1 time per Spouse/Domestic Partner • 1 time per Dependent Child
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Eligible Screening/Prevention Measures

routine health check-up exam	fasting blood glucose test
biopsies for cancer	fasting plasma glucose test
blood chemistry panel	flexible sigmoidoscopy
blood test to determine total cholesterol	hearing test
blood test to determine triglycerides	hemoccult stool specimen
bone marrow testing	hemoglobin A1C
breast MRI	human papillomavirus (HPV) vaccination
breast ultrasound	immunization
breast sonogram	lipid panel
cancer antigen 15-3 blood test for breast cancer (CA 15-3)	mammogram
cancer antigen 125 blood test for ovarian cancer (CA 125)	oral cancer screening
carcinoembryonic antigen blood test for colon cancer (CEA)	pap smears or thin prep pap test
carotid doppler	prostate-specific antigen (PSA) test
chest x-rays	serum cholesterol test to determine LDL and HDL levels
clinical testicular exam	serum protein electrophoresis
colonoscopy	skin cancer biopsy
complete blood count (CBC)	skin cancer screening
coronavirus testing	skin exam
dental exam	stress test on bicycle or treadmill
digital rectal exam (DRE)	successful completion of smoking cessation program
Doppler screening for cancer	tests for sexually transmitted infections (STIs)
Doppler screening for peripheral vascular disease	thermography
echocardiogram	two-hour post-load plasma glucose test
electrocardiogram (EKG)	ultrasounds for cancer detection
electroencephalogram (EEG)	ultrasound screening of the abdominal aorta for abdominal aortic aneurysms
endoscopy	virtual colonoscopy
eye exams	

Ask your MetLife representative for information on other plan designs and benefits that may be available based on MetLife's guidelines, group size, underwriting and state requirements.

Connected Benefits

MetLife Disability

MetLife will proactively notify employees and may auto-adjudicate certain medical conditions when benefits may be available under MetLife Accident & Health Insurance coverages – which includes Critical Illness, as well as Accident, Cancer or Hospital Indemnity insurance if an employee also has those coverages – after filing a MetLife Group Disability claim if the employee has MetLife Group Disability Insurance. Added at no additional cost to you or your employees.



MetLife AdvantagesSM – Services or Discounts added at no additional cost to you or your employees	<p>Digital Estate Planning¹</p> <p>As an added benefit your employees will have access to online will preparation services provided by MetLife Legal Plans to create a will, living will or a power of attorney.</p> <p>MetLife VisionAccess²</p> <p>As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.</p>
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MetLife AdvantagesSM availability may vary by state.

¹Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for customers situated in or individuals residing in GU, PR and VI. Domestic partnerships are not currently supported. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI.

²MetLife Vision Access is a discount program and not an insured benefit. It is provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with MetLife or its affiliates. MetLife Vision Access is available to anyone regardless of affiliation with MetLife.

\$15,000

Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$4.20	\$8.40	\$6.00	\$10.35
25 - 29	\$5.40	\$10.95	\$7.35	\$12.90
30 - 34	\$7.50	\$15.00	\$9.45	\$16.95
35 - 39	\$10.65	\$21.30	\$12.60	\$23.25
40 - 44	\$16.20	\$31.80	\$18.00	\$33.60
45 - 49	\$22.80	\$42.75	\$24.45	\$44.70
50 - 54	\$31.20	\$56.85	\$33.15	\$58.50
55 - 59	\$41.10	\$72.90	\$42.90	\$74.70
60 - 64	\$53.55	\$94.50	\$55.35	\$96.30
65 - 69	\$64.95	\$115.50	\$66.90	\$117.45
70 - 74	\$78.00	\$140.40	\$79.95	\$142.35
75+	\$95.55	\$176.10	\$97.35	\$178.05



\$30,000

Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$8.40	\$16.80	\$12.00	\$20.70
25 - 29	\$10.80	\$21.90	\$14.70	\$25.80
30 - 34	\$15.00	\$30.00	\$18.90	\$33.90
35 - 39	\$21.30	\$42.60	\$25.20	\$46.50
40 - 44	\$32.40	\$63.60	\$36.00	\$67.20
45 - 49	\$45.60	\$85.50	\$48.90	\$89.40
50 - 54	\$62.40	\$113.70	\$66.30	\$117.00
55 - 59	\$82.20	\$145.80	\$85.80	\$149.40
60 - 64	\$107.10	\$189.00	\$110.70	\$192.60
65 - 69	\$129.90	\$231.00	\$133.80	\$234.90
70 - 74	\$156.00	\$280.80	\$159.90	\$284.70
75+	\$191.10	\$352.20	\$194.70	\$356.10

\$50,000

Issue Age	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse and Child(ren)
<25	\$14.00	\$28.00	\$20.00	\$34.50
25 - 29	\$18.00	\$36.50	\$24.50	\$43.00
30 - 34	\$25.00	\$50.00	\$31.50	\$56.50
35 - 39	\$35.50	\$71.00	\$42.00	\$77.50
40 - 44	\$54.00	\$106.00	\$60.00	\$112.00
45 - 49	\$76.00	\$142.50	\$81.50	\$149.00
50 - 54	\$104.00	\$189.50	\$110.50	\$195.00
55 - 59	\$137.00	\$243.00	\$143.00	\$249.00
60 - 64	\$178.50	\$315.00	\$184.50	\$321.00
65 - 69	\$216.50	\$385.00	\$223.00	\$391.50
70 - 74	\$260.00	\$468.00	\$266.50	\$474.50
75+	\$318.50	\$587.00	\$324.50	\$593.50

Coverage Change Rules for Issue Age Critical Illness

Benefit Amount Increase	Any benefit amount increase will use the original issue age to calculate premium on that segment. The rate on the original segment of coverage will not change. A covered person may not own more total coverage than the highest available amount offered under the plan.
Benefit Amount Decrease	The rate, which is based on the employee's original issue age applicable to the segment, is reduced.
Change in Smoker Status (if Applicable)	The tobacco (or non-tobacco) rate is switched to the corresponding non-tobacco (or tobacco) rate at the original issue age. All segments of coverage are updated.

Enrollment files sent to MetLife should show the total coverage amount elected by the employee. Please contact MetLife for more detail on the above, including rate calculation examples.



CRITICAL ILLNESS INSURANCE GENERAL EXCLUSIONS

PLEASE NOTE:

Exclusions and limitations in any policy and certificate issued will be based on the policyholder's situs state, plan design and states where employees reside. If the policyholder has employees residing in the following states, that state's Exclusions and Limitations will apply: Alaska, Arkansas, Colorado, Connecticut, Florida, Guam, Idaho, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, and Wyoming.

How to read this section:

Exclusions appear in **bold font**. Applicable state variations are noted in *italics*.

We will not pay benefits for any Covered Condition for a Covered Person caused by, or that takes place during:

- **the Covered Person's active participation in an insurrection, rebellion, riot or terrorist act;**
CT, NY and OR: "...riot or terrorist act;" deleted and replaced with "...or riot;"
ID: "...insurrection, rebellion, riot or terrorist act" deleted and replaced with "...insurrection or riot;"
MD: bullet deleted.
MI: bullet expanded to "...or terrorist act if such participation constitutes the commission of a felony or other willful criminal activity;"
UT: "active participation" changed to "voluntary active participation".
- **the Covered Person's engagement in any illegal occupation or activity that constitutes a felony under the laws of the jurisdiction in which the activity took place;**
CA and MD: bullet deleted.
ID: bullet changed to "the Covered Person's participation in a felony;"
MI: bullet changed to "the Covered Person's committing or attempting to commit a felony or to which a contributing cause was the Covered Person being engaged in an illegal occupation or other willful criminal activity;"
NH and OR: "illegal occupation or" is deleted.
NJ: bullet changed to "the Covered Person's commission of, or attempt to commit, a felony or engagement in an illegal occupation;"
NY: bullet changed to "the Covered Person's engagement in any illegal occupation;"
UT: "illegal occupation or activity" changed to "illegal occupation or activity as a voluntary participant".
- **the Covered Person's intentionally self-inflicted injury;**
MN: bullet deleted.
- **the Covered Person's suicide or attempted suicide (while sane or insane);**
MN: bullet deleted.
MO, OR and VT: "or insane" is deleted.
NY: "(while sane or insane)" is deleted.

- **war, whether declared or undeclared; or act of war;**

NC: Bullet revised to: “war, whether declared or undeclared; or act of war (undeclared war does not include acts of terrorism);”

NY: Bullet revised to: “war, or act of war (whether declared or undeclared);”

OK: Bullet revised to: “war, whether declared or undeclared; or act of war - this exclusion only applies to a Covered Person while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer;”

- **the Covered Person’s operation, while intoxicated, of a motor vehicle involved in the incident. Motor vehicle means any vehicle that is powered by a motor, including, but not limited to: an automobile; a boat; a motorcycle; a truck; an all terrain vehicle; or a snow mobile. For purposes of this exclusion intoxicated means that the Covered Person’s:**

IL: Last sentence in bullet revised to: “For purposes of this exclusion intoxicated means that which is defined and determined by the laws of the jurisdiction where the loss or cause of the loss was incurred and the Covered Person’s:”

KY: Second sentence revised to: “Motor vehicle means any vehicle that is powered by a motor.”

CA, ID, MD, NJ, SD and WA: bullet and two sub-bullets deleted.

NV: First sentence in bullet revised to: “the Covered Person’s commission of or attempt to commit a felony which involves the operation, while intoxicated, of a motor vehicle involved in the incident.”

NY: Bullet and sub-bullets deleted and replaced with “the Covered Person being intoxicated.”

- **blood alcohol level met or exceeded .08%; or**

OR: Bullet revised to: “blood alcohol level met or exceeded the limit established by the laws of the jurisdiction for driving while intoxicated where the incident took place; or”

- **blood delta-9-tetrahydrocannabinol (THC) level met or exceeded the limit established by the laws of the jurisdiction for drug-impaired driving where the incident took place;**

- **the Covered Person voluntarily taking or using any drug, medication or sedative unless it is:**

CT: bullet deleted and replaced with “the voluntary use of a controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970 (the Controlled Substances Act), as now or hereafter amended, unless prescribed by the Covered Person’s Physician for the Covered Person;”

CA, ID, MD, NJ, OR, SD and WA: bullet and two sub-bullets deleted.

MI: bullet and two sub-bullets deleted and replaced with “the Covered Person voluntarily taking or using any drug, medication or sedative that constitutes a willful criminal activity; or”

NY: bullet and two sub-bullets deleted and replaced with “the Covered Person being under the influence of any narcotic (unless administered on the advice of a Physician);”

PA: “drug, medication or sedative” replaced with “intoxicant or narcotic”.

VT: bullet revised to “the Covered Person’s voluntary and felonious use of any drug, medication or sedative unless it is:”

- **taken or used as prescribed by a Physician, or**

- **an “over the counter” drug, medication or sedative taken according to package directions; or**

NV: Bullet and both sub-bullets deleted.

ID: additional bullet added: “the Covered Person’s alcoholism or drug addiction; or”



NJ: additional bullet added: “the Covered Person being intoxicated or being under the influence of any narcotic unless administered or consumed on the advice of a Physician;”

- **activities required by the Covered Person’s service in the armed forces or any auxiliary unit of the armed forces of any country or international authority.**

FL: bullet revised to “activities required by the Covered Person to carry out the duties and responsibilities of their service in...”

MO: bullet removed.

In addition,

- *TX: bullet added: “Diagnosis or treatment of a Covered Condition by a Physician who is: You; Your spouse or anyone to whom You are related by blood or marriage; anyone who is a member of Your household; Your adopted child or step-child; anyone with whom You share a business interest; or Your employee;”*
- **We will not pay benefits for any Covered Condition for which Diagnosis is made outside the United States, Canada or Mexico unless the Diagnosis is confirmed in the United States, in which case the Covered Condition will be deemed to Occur on the date the Diagnosis is made outside the United States, Canada or Mexico.**

Note: As part of this proposal, MetLife agrees to confirm Diagnosis of such claims on claimants’ behalf.

(CA: the following two exclusions are added:)

INTOXICANTS AND CONTROLLED SUBSTANCES

We shall not be liable for any loss sustained or contracted in consequence of the Covered Person’s being intoxicated (including but not limited to intoxication due to cannabis use) or under the influence of any controlled substance unless administered on the advice of a Physician.

ILLEGAL OCCUPATION OR COMMISSION OF A FELONY

We shall not be liable for any loss to which a contributing cause was the commission of or attempt to commit a felony by the Covered Person whose injury or sickness is the basis of claim, or to which a contributing cause was such Covered Person’s being engaged in an illegal occupation.

CT: The following definition is added:

Participation in a Riot means all forms of public violence, disorder or disturbance of the peace by three or more persons. It does not matter whether:

- there was common intent; or
- there was intent to damage any person or property, or to break the law.

ID: The following exclusion is added:

Coverage under this Certificate does not provide benefits for elective abortions.