

# Critical Illness Insurance—At a Glance



## MetLife®

### What is MetLife Critical Illness Insurance (CII)?

MetLife Critical Illness Insurance pays a lump-sum benefit payment in the event you experience one of six covered medical conditions – cancer, heart attack, stroke\*, kidney failure, major organ transplant or coronary artery bypass graft - as they are defined in the certificate. You may use this payment as you see fit to help pay for costs not typically covered by other types of insurance.

### How does MetLife CII work?

As a new employee, you and your spouse can apply to purchase \$10,000 of Simplified Issue Coverage by calling **1 800 GET-MET 8** (1-800-438-6388) and requesting an enrollment form. You can also apply to purchase \$5,000 of coverage for your dependent child(ren). **This is a limited-time opportunity** where you are only required to answer a few questions while applying for coverage. You also have the opportunity to apply for additional coverage of up to \$100,000 by answering additional questions.

As a MetLife certificate holder, if you experience one of six covered conditions and meet the policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. The payment amount depends on the illness you experience. Please refer to the *Outline of Coverage* for complete details.

### Will I need medical insurance to apply for CII?

MetLife Critical Illness Insurance does not replace your current medical insurance. In fact, you need to have medical insurance in place to apply for this coverage. However, please note that this medical coverage does not necessarily have to be the medical coverage made available to you by University of Arkansas System.

### How can this coverage benefit me?

Living with a critical illness may affect your financial security and that of your family. Despite having good medical insurance, there are still expenses associated with a critical illness that many medical plans are not designed to pay. Think about such expenses as co-pays, deductibles, out-of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. MetLife CII can give you the peace of mind that you need to concentrate on recovery instead of your finances. **Don't let this one-time opportunity pass you by.** Let MetLife CII help you create a plan to manage the costs of certain critical illnesses.

### Who is eligible to apply?

Any employee who is actively at work, along with their spouse and dependent child(ren), may apply for MetLife CII coverage.

### How are premiums paid?

Premiums for MetLife CII will be paid through payroll deduction.

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

Under certain circumstances, you can take your coverage with you if you leave. In order to continue coverage, you must make a request in writing within a specified period after you leave your employer. You must also continue to pay your premiums to keep the coverage in force.

### How can I get additional information?

Call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 7 am – 5 pm, CT).

\*In some instances the covered condition is severe stroke.  
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# **APPLY TODAY –**

for this benefit for University of Arkansas System  
employees and their families –  
Critical Illness Insurance from MetLife!

Apply for \$10,000 of  
MetLife Critical Illness Insurance by calling

**1 800 GET-MET 8**

to request an enrollment form.

Remember, you only need to answer a few questions.  
You have 60 days from your date of hire to apply.

**MetLife**<sup>®</sup>

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