

Facts & Stats



Recent studies have shown

42%

of all personal bankruptcies are a result of medical expenses. The study also reveals that **78%** of those who filed had insurance.¹



5 gallons
of milk

x5



Date night
at the movies
with popcorn

Based on average costs at national retail chains



Coffee Fix
3x per week,
medium cup

How it works

Cancer — Covered Condition	Payment	Total Benefit Remaining
Full Benefit Cancer (leukemia) — 1st diagnosis		
Full Benefit Cancer (breast cancer) — 1st diagnosis		



MetLife Cancer Insurance:

Initial Benefit Amount

In this example, the covered person would get several lump-sum payments totaling

What you need to know about MetLife's Cancer coverage:

- You and your eligible family members are guaranteed coverage.⁴ No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from a covered cancer.
- For your convenience, premiums will be automatically deducted from your paycheck.



School District of
Indian River County

1. 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. <http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx> Accessed May, 2015.
2. Please review the Disclosure Statement or Outline of Coverage/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. For NH-sitused cases and NH residents, there is an initial benefit of \$100 for All Other Cancer.
3. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.
- 4.

metlife.com

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, except for insureds covered under a New York certificate, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of the initial coverage effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions 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 GPNP14-CI or 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.

