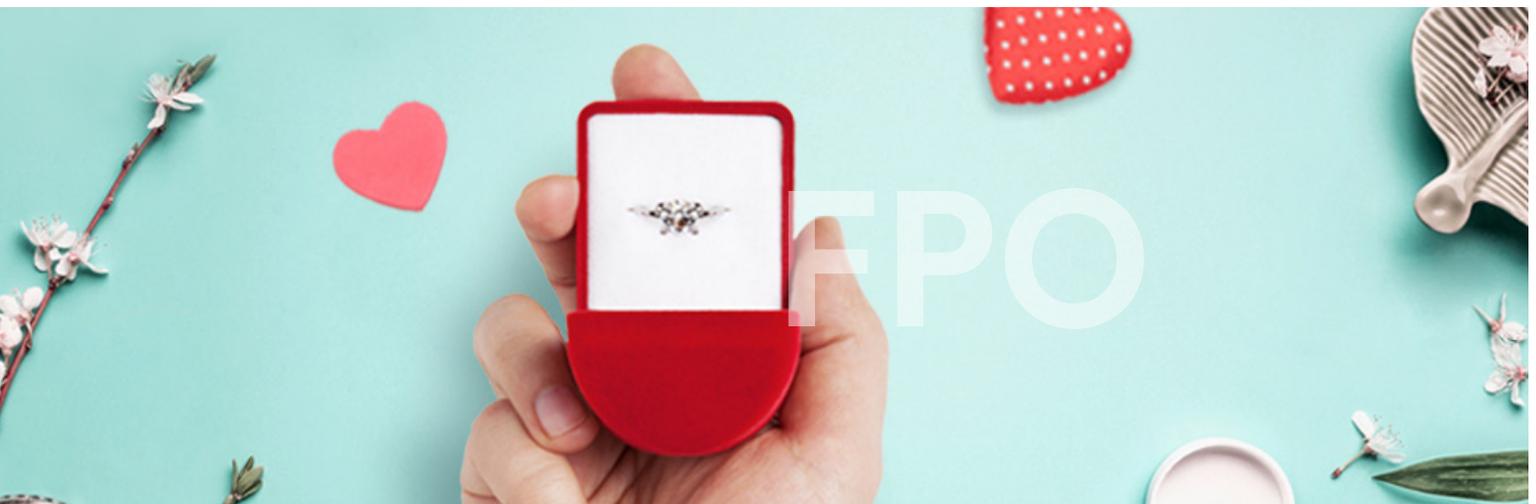




Critical Illness Insurance

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You're never ready for a serious illness, but you can be financially prepared.



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We all know someone who's been impacted by a major illness, like heart disease, Alzheimer's or a stroke and have seen the emotional and financial affect it has on their life and their loved ones.

Unfortunately, medical insurance doesn't always pay for all the expenses of a major illness, like deductibles and copays for specialist treatments, as well as day-to-day costs for special food and help around the house can really add up.

These extra expenses can force you to make tough trade-offs on how you spend and save.

While nothing can fully prepare you for the impact of a serious illness, you can take a step today to give yourself greater control over the bills and expenses for treatment.

With critical illness insurance, you'll receive a single, one-time payment, paid directly to you — not to your doctors, hospitals or healthcare providers. You have total flexibility to spend the funds on anything you need, from medical to daily living expenses. **And you'll be prepared to handle expenses that could come with a major illness.**

Why Critical Illness Insurance?

- > Single payment upon diagnosis
- > Complete control over how it is spent
- > Flexible coverage options for you and your family
- > Affordable, discounted group rates
- > Easy enrollment

What does it cover?

- > Co-pays & specialist visits
- > Unexpected medical bills
- > Prescription costs
- > Treatment supplies
- > Transportation to doctor visits

Visit www.xxx.com to enroll today

Have questions?

Call [xxx-xxx-xxxx]

Monday – Friday [XX] a.m. – [XX] p.m





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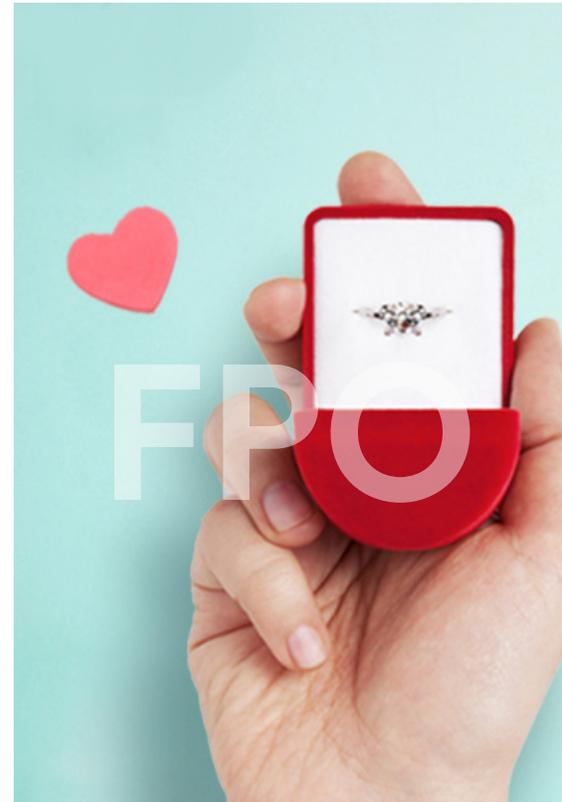
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42% of all personal bankruptcies are a result of medical expenses. The study also reveals that 78% of those who filed had insurance.¹

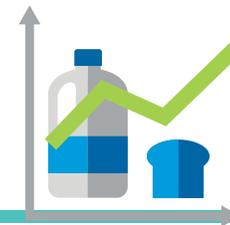
With competitive employee rates, you can get monthly [Critical Illness Insurance] coverage for less than the cost of...



Tankful of unleaded gas for an SUV



Monthly Gym Membership



2 gallons of milk per week

How it works

This illustration is based on a [\$30,000]Initial Benefit Amount plan.²

Illness - Coverage Condition	Payment	Total Benefits Remaining
Heart Attack - 1st diagnosis	Initial Benefit payment of [\$30,000] or [100%]	200% (\$60,000)
Heart Attack - 2nd diagnosis (2 years later)	Recurrence Benefit payment of [\$30,000] or [100%]	100% (\$30,000)
Kidney Failure - 1st diagnosis (3 years later)	Initial Benefit payment of [\$30,000] or [100%]	0% (\$0)

What you need to know about MetLife's Critical Illness coverage

- Over 20 covered critical illnesses, such as Cancer,³ Heart Attack, Stroke,⁴ and Kidney Failure.
- You and your eligible family members are guaranteed coverage.⁵ No medical exam and no hassle.
- Lump-sum payment helps cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.

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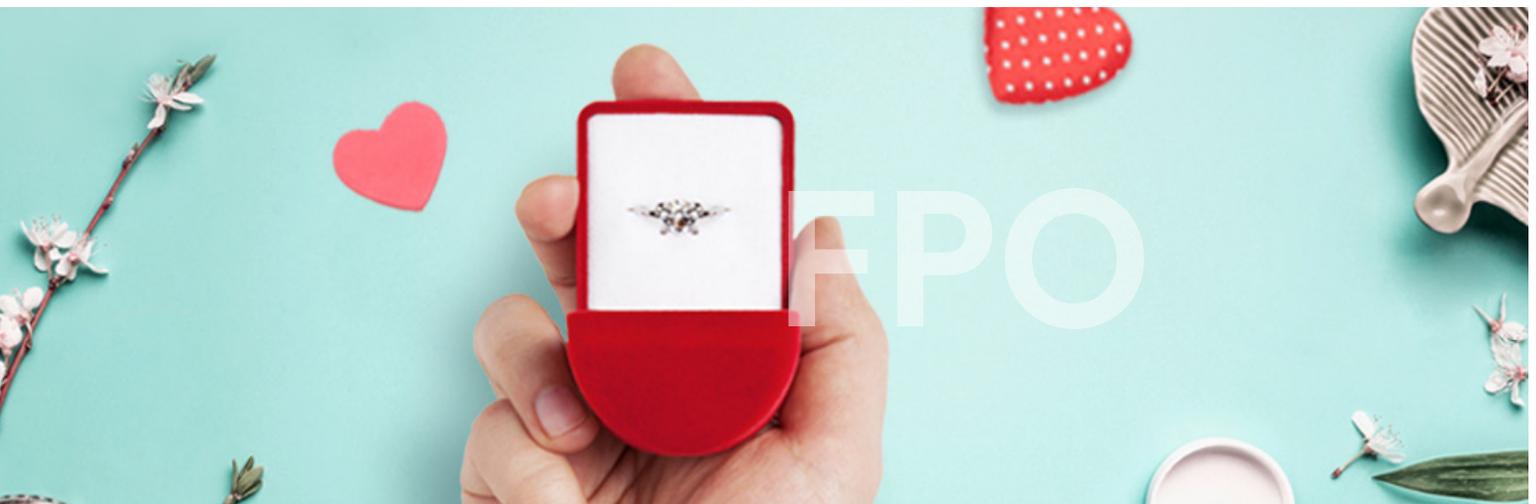




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1. 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. <http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx> Accessed January, 2017.

2. Benefit amount is based on sample MetLife plan design. Actual plan design and plan benefits may vary.

3. 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.

4. In certain states, the Covered Condition is Severe Stroke.

5. 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. Additional restrictions apply to dependents serving in the armed forces or living overseas. [For CA sitused cases, coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.]

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 offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. 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. 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 applicable to both Attained Age and Issue Age CII 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 or 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.

1. 10 Leading Causes of Bankruptcy, 2015 Clear Bankruptcy, LLC. <http://www.clearbankruptcy.com/financial-literacy/10-leading-causes-of-bankruptcy.aspx> Accessed January, 2017.
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