

CRITICAL ILLNESS



Critical illness is coverage that helps ensure you and your family have the financial support to offset the expenses of a serious illness that may not be covered by your medical plan. **This benefit is 100% the teammate's responsibility and offered through MetLife.**

Teammates may elect \$15,000 or \$30,000 guaranteed issue coverage when first eligible (or during open enrollment). Covered spouse and child(ren) will be offered 50% of teammate benefit amount.

Why Is It Important?

When critical illness affects your family, you'll have the support you need when it matters most.

Even if you have medical and disability insurance, there can be financial gaps in coverage. Disability income may only cover a portion of your income and medical insurance can possibly leave you with some extra expenses. You would have to cover deductibles, copays, extra costs for out-of-network care and non-covered services such as alternative treatments.

How It Works

Critical illness insurance is coverage that can help safeguard your finances by providing you with a **lump-sum payment** when you or your family needs it most. The extra cash can help you focus on getting back on track without worrying about finding the money to cover some of your expenses.

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

Critical illness insurance is there to make life a little easier, no matter how you are recovering. As long as you or your loved one meets the policy and certificate requirements, the following medical conditions are covered:

- **COVID-19****
- Full Benefit Cancer
- Partial Benefit Cancer
- Heart Attack
- Stroke
- Coronary Artery Bypass Graft
- Kidney Failure
- Alzheimer's Disease
- Major Organ Transplant

MetLife provides an annual Health Screening Benefit per covered member for taking one of the eligible screening/prevention measures.



Health Screening Benefit

\$50

There is a partial benefit amount for 22 conditions such as: Lou Gehrig's Disease, Malaria, Multiple Sclerosis, Muscular Dystrophy, Sickle Anemia, Systemic Lupus Erythematosus, etc. This plan also pays a recurrence benefit for certain medical conditions. For more information please see plan document.

****** For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 5 consecutive days. COVID benefit: 25% of elected benefit amount.

Benefits are subject to certain pre-existing conditions limitations.

The information in this Enrollment Guide is presented for illustrative purposes and the text contained herein was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.

CRITICAL ILLNESS RATES



NON- TOBACCO Monthly Rates per \$1,000

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$0.45	\$0.72	\$0.68	\$0.96
25-29	\$0.47	\$0.78	\$0.71	\$1.02
30-34	\$0.62	\$0.98	\$0.85	\$1.22
35-39	\$0.69	\$1.12	\$0.93	\$1.35
40-44	\$0.79	\$1.33	\$1.03	\$1.56
45-49	\$1.11	\$1.88	\$1.35	\$2.12
50-54	\$1.52	\$2.64	\$1.76	\$2.87
55-59	\$2.06	\$3.62	\$2.30	\$3.86
60-64	\$2.74	\$4.89	\$2.98	\$5.13
65-69	\$3.71	\$6.74	\$3.95	\$6.97
70+	\$5.59	\$9.84	\$5.83	\$10.08

TOBACCO Monthly Rates per \$1,000

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Employee + Spouse / Children
<25	\$0.69	\$1.06	\$0.92	\$1.30
25-29	\$0.73	\$1.17	\$0.97	\$1.40
30-34	\$0.98	\$1.52	\$1.22	\$1.75
35-39	\$1.13	\$1.75	\$1.36	\$1.99
40-44	\$1.31	\$2.13	\$1.54	\$2.36
45-49	\$1.89	\$3.15	\$2.13	\$3.38
50-54	\$2.64	\$4.54	\$2.88	\$4.77
55-59	\$3.64	\$6.34	\$3.88	\$6.57
60-64	\$4.79	\$8.50	\$5.02	\$8.74
65-69	\$6.48	\$11.75	\$6.72	\$11.99
70+	\$9.80	\$17.25	\$10.03	\$17.48

Critical Illness Calculation Example:

35-Year-Old, Benefit: \$30,000, Non-Tobacco, Employee Only

A. Benefit Amount (\$15,000 or \$30,000)	\$30,000
B. Value per \$1,000 (A divided by 1000)	\$30
C. Estimated Monthly Contribution (B multiplied by applicable age banded rate)	\$20.70
D. Semi-Monthly Payroll Deduction (C divided by 2)	\$10.35

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