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?

During this enrollment period, you and your Spouse can apply to purchase $10,000 of Simplified Issue Coverage by logging onto [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), clicking on “Apply Now” and completing the online application. 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.

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 or Disclosure Document 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 your employer.

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 help achieve you the peace of mind that you need to concentrate on recovery instead of your finances. Don’t let this 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 post-tax 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, 8 am – 11 pm, EST). Individuals with a TTY may call 1-800-855-2880.
Apply Today – for this benefit for University of Arkansas employees and their families – Critical Illness Insurance from MetLife!

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

Logging onto www.metlife.com/mybenefits, clicking on “Apply Now” and completing the online application.

Remember, you only need to answer a few questions during this enrollment period.

Hurry – This Is A Limited Opportunity Enrollment Ends Soon!

* In some states the covered condition is Severe Stroke.

MetLife Critical Illness Insurance (CII) is a limited group 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 vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.