



# Critical Illness



## Facts & Stats

Recent studies have shown



Medical bills have contributed to

# 58%

of bankruptcies, while illness-related income loss contributed to 44.3%.

**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

\*Based on average costs at national retail chains



2 gallons of milk  
**PER WEEK**

## How It Works

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

**MetLife Critical Illness Insurance:**  
\$30,000 Initial Benefit Amount

Illness — Covered Condition	Payment	Total Benefit 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:

- You have 3 Initial Benefit coverage options: \$15,000, \$30,000 or \$50,000.
- Over 20 covered critical illnesses, such as Cancer, Heart Attack, Stroke, and Kidney Failure.
- You and your eligible family members are guaranteed coverage. No medical exam and no hassle.
- Lump-sum payment can be used however you want, including to help cover unexpected costs that result from a covered critical illness.
- For your convenience, premiums will be automatically deducted from your paycheck.
- COVID-19 is not a covered Critical Illness. However, the Critical Illness coverage provides a benefit for one eligible health screening/prevention measure per year including COVID-19 testing.

# \$90,000

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

## ACCIDENT, HOSPITAL INDEMNITY & CRITICAL ILLNESS

Search "MetLife" at iTunes App or Google Play.

- View your current coverage
- View coverage details
- View Claims status
- File a claim and upload documents



For questions, please contact the Benefits team at [Benefits@gcpsk12.org](mailto:Benefits@gcpsk12.org).