

# Critical Illness Insurance Plan Summary

## RETIRED MEMBER COVERAGE OPTIONS

Critical Illness Insurance		
Eligible Individual	Initial Benefit	Requirements
Retired Member	\$15,000 or \$30,000	Coverage is guaranteed provided you are not subject to any medical restrictions when you enroll. <sup>3</sup>
Spouse/Domestic Partner <sup>1</sup>	50% of the Member's Initial Benefit	Coverage is guaranteed provided the Member and the spouse/domestic partner are not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>
Dependent Child(ren) <sup>2</sup>	50% of the Member's Initial Benefit	Coverage is guaranteed provided the Member and the dependent are not subject to a medical restriction as set forth on the enrollment form and in the Certificate. <sup>3</sup>

## BENEFIT PAYMENT

Your **Initial Benefit** provides a lump-sum payment upon the first diagnosis of a Covered Condition. Your plan pays a Recurrence Benefit<sup>4</sup> for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer. A Recurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition. There is a Benefit Suspension Period between Recurrences.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is 3 times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Recurrence Benefit payments until you reach the maximum of 300% or \$45,000 or \$90,000.

### Benefit Reduction Due to Age

- Any benefit payable will be reduced by 25% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 65 to 69.
- Any benefit payable will be reduced by 50% of the amount listed for that benefit in the Schedule if the Covered Person's Attained Age is 70 or older.

Please refer to the table below for the percentage benefit amount for each Covered Condition.

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer <sup>5</sup>	100% of Initial Benefit	50% of Initial Benefit
Partial Benefit Cancer <sup>5</sup>	25% of Initial Benefit	12.5% of Initial Benefit
Heart Attack	100% of Initial Benefit	50% of Initial Benefit
Stroke <sup>6</sup>	100% of Initial Benefit	50% of Initial Benefit
Coronary Artery Bypass Graft <sup>7</sup>	100% of Initial Benefit	50% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
22 Listed Conditions	25% of Initial Benefit	Not applicable

## 22 Listed Conditions

MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount when a covered person is diagnosed with one of the 22 Listed Conditions. A Covered Person may only receive one payment for each Listed Condition in his/her lifetime. The Listed Conditions are Addison's disease (adrenal hypofunction); amyotrophic lateral sclerosis (Lou Gehrig's disease); cerebrospinal meningitis (bacterial); cerebral palsy; cystic fibrosis; diphtheria; encephalitis; Huntington's disease (Huntington's chorea); Legionnaire's disease; malaria; multiple sclerosis (definitive diagnosis); muscular dystrophy; myasthenia gravis; necrotizing fasciitis; osteomyelitis; poliomyelitis; rabies; sickle cell anemia (excluding sickle cell trait); systemic lupus erythematosus (SLE); systemic sclerosis (scleroderma); tetanus; and tuberculosis.

## Examples of Initial & Recurrence Benefit Payments

The example below illustrates a Retired Member who elected an Initial Benefit of \$15,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$45,000.

Illness – Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$15,000 or 100%	\$30,000
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$7,500 or 50%	\$22,500
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$15,000 or 100%	\$7,500

The example below illustrates a Retired Member who, prior to age 65, elected an Initial Benefit of \$15,000 and has a Total Benefit of 3 times the Initial Benefit Amount or \$45,000 and at the time of the claims was between the ages of 65 to 69.

The Initial Benefit Amount will be reduced by 25% of the initial elected benefit amount of \$15,000 or \$11,250, and has a Total Benefit of 3 times the initial benefit or \$33,750.

Illness – Covered Condition	Benefit Payment Prior to Age Reduction	Payment After 25% Reduction, Age 65 to 69	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$15,000 or 100%	\$11,250	\$33,750 - \$11,250 = \$22,500
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$7,500 or 50%	\$5,625	\$22,500 - \$5,625 = \$16,875
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$15,000 or 100%	\$11,250	\$16,875 - \$11,250 = \$5,625

# INSURANCE RATES

MetLife's Retired Member Critical Illness Insurance rates are outlined below.

## Monthly Premium Per \$1,000 of Coverage

Attained Age	Member Only	Member + Spouse	Member + Children	Member + Spouse + Children
<25	\$2.11	\$3.50	\$2.44	\$3.82
25-29	\$2.11	\$3.50	\$2.44	\$3.82
30-34	\$2.11	\$3.50	\$2.44	\$3.82
35-39	\$2.11	\$3.50	\$2.44	\$3.82
40-44	\$2.11	\$3.50	\$2.44	\$3.82
45-49	\$2.11	\$3.50	\$2.44	\$3.82
50-54	\$2.11	\$3.50	\$2.44	\$3.82
55-59	\$2.82	\$4.74	\$3.14	\$5.06
60-64	\$3.70	\$6.33	\$4.03	\$6.65
65-69	\$3.72	\$6.50	\$3.97	\$6.74
70-74	\$3.75	\$6.42	\$3.92	\$6.58
75-79	\$4.48	\$7.63	\$4.55	\$7.71
80-84	\$5.62	\$9.17	\$5.69	\$9.23
85+	\$6.15	\$9.89	\$6.22	\$9.96

## QUESTIONS & ANSWERS

### Who is eligible to enroll in Critical Illness coverage?

Retired California School Employees Association (CSEA) Members under age 65 are eligible to enroll for MetLife Critical Illness Insurance coverage<sup>3</sup> provided retirees and their spouse/domestic partner and dependent children are not subject to any medical restrictions as set forth on the enrollment form and in the Certificate.

### How do I enroll?

Enroll for coverage by completing the application and returning it to: United Insurance Partners, 301 E. Colorado Blvd. Suite 200, Pasadena, CA 91101. Upon receiving your application your plan administrator will be contacting you to confirm rates and to set-up your premium payment options. You will be issued a Certificate when your premium is received and your application is approved.

### What is the coverage effective date?

Your effective date will be documented in your Certificate.

### When does coverage end?

Retiree member coverage ends when you are no longer: a CSEA Member, in an eligible class or paying the required premium. For details, please see your Certificate.

### Who do I call for assistance?

For questions about the application process please contact United Insurance Partners at 1-833-426-2731 or email Don Gwizdalski at [dgwizdalski@unitedagencies.com](mailto:dgwizdalski@unitedagencies.com).

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Footnotes:

<sup>1</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>2</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>3</sup> Coverage is guaranteed provided (1) the Retired Member is not subject to any medical restrictions as set forth on the enrollment form and Certificate. (2) dependents 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.

<sup>4</sup> We will not pay a Recurrence Benefit for a Covered Condition that Recurs during a Benefit Suspension Period. We will not pay a Recurrence Benefit for either a Full Benefit Cancer or a Partial Benefit Cancer unless the Covered Person has not had symptoms of or been treated for the Full Benefit Cancer or Partial Benefit Cancer for which we paid an Initial Benefit during the Benefit Suspension Period.

<sup>5</sup> 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 Cancers.

<sup>6</sup> In certain states, the covered condition is Severe Stroke.

<sup>7</sup> In NJ sitused cases, the Covered Condition is Coronary Artery Disease.

METLIFE'S 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 vary by state. In most plans, there is a preexisting condition exclusion. After a covered condition occurs, there is a benefit suspension period during which benefits will not be paid for a recurrence, except in the case of individuals covered under a New York certificate. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable 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 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.

