

CUSTOMER-FOCUSED SOLUTIONS

EXCEPTIONAL SERVICE

PROVEN EXPERTISE



Prepared for: The State of Alaska
October 6, 2016

- Introductions
- Overview of MetLife
- Life Insurance Value Added Services
- New Critical Illness Benefit for 1/1/2017
- Enrollment & Communications
- Questions



Your MetLife Team



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CUSTOMER-FOCUSED SOLUTIONS

- Largest single, non-medical, commercial carrier in the U.S.¹
- #2 in sales for 2015 across all voluntary products¹
- Wide range of benefits products and enrollment solutions covering twelve benefit categories



EXCEPTIONAL SERVICE

- 99% overall satisfaction²
- 98% of customers find MetLife easy to do business with²
- Serve more than 50,000 U.S. group customers and more than 40 million employees³



PROVEN EXPERTISE

- More than 145 years of insurance experience
- Over 80% of all Fortune 500[®] companies use our products and services⁴
- Over 3,000 public sector customers, over one-third of all U.S. State Governments

1. LIMRA Sales and In Force Studies 2015

2. MetLife National Accounts Market Account Management Studies, 2015.

Based on responses from those MetLife customers who participated and responded to the survey.

3. MetLife Internal Customer Data, June 2015.

4. FORTUNE 500[®], 7/31/2016. FORTUNE 500[®] is a registered trademark of FORTUNE[®] magazine, a division of Time, Inc.

Recognized by Industry Leaders

PROVEN EXPERTISE



100 Best Companies (1999 - 2015)



Our Green Impact

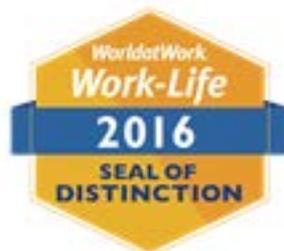
Top 20 rankings in both the U.S. and the world in the 2016 Newsweek Green Rankings



Top 50 Companies for Diversity (2005, 2009, 2010, 2012, 2015)



Top Companies for Executive Women (2015)



Work Life Seal of Distinction (2012 - 2016)



DAVE THOMAS FOUNDATION FOR ADOPTION®

100 Best Adoption Friendly Workplace (2012 - 2016)

LIFE INSURANCE

Value Added Services for the State of Alaska

CUSTOMER-FOCUSED SOLUTIONS

Enhanced benefits appreciation, improved productivity and comfort in knowing your employees have support and protection services when they need it most.



Support

- Face-to-Face Grief Counseling¹
- Delivering the Promise (DTP)^{®9}
- Total Control Account²

Planning

- Face-to-Face Will Preparation³
- Face-to-Face Estate Resolution Services³
- WillsCenter.com⁴
- Funeral Planning Services⁵
- MetLife Infinity^{®6}

Protection

- Coverage for active and retired employees⁷
- Services for workplace transitions:
 - Portability⁸
 - Transition Solutions⁹

See "Important Notes" regarding these products and services at the end of this presentation.

Counseling & Guidance for Challenging Times



Grief Counseling¹

Provides support, tools and services for coping with a loss or serious medical condition to employees and their families to get back to a productive life — at work and at home. One call may provide personal grief counseling needs as well as funeral planning assistance. Up to 5 face-to-face sessions available per event

Delivering the Promise (DTP)^{®9}

MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to provide beneficiaries with support and assistance at the time of claim

Total Control Account (TCA)²

Allows beneficiaries to receive immediate and unrestricted access to life insurance proceeds

See “Important Notes” regarding these products and services at the end of this presentation.



Professional & In-Person Resources When It Matters

Face-to-Face Will Preparation³

Face-to-face will preparation services through the Hyatt Legal Plans' network of more than 13,000 attorneys. Available with Supplemental Term Life, GUL and GVUL.

Face-to-Face Estate Resolution Services (ERS)³

Helps alleviate the financial and administrative burden related to probating the estate of the insured employee or the employee's spouse*

WillsCenter.com⁴

Online will document service available with all coverages

Funeral Planning Assistance⁵

Provides a range of valuable planning services that help simplify the funeral arrangement process for your employees' families and beneficiaries. These services span the entire loss spectrum, from planning for a loss to support following a loss and with help finding closure

MetLife Infinity^{®6}

A secure resource for employees to create a digital legacy for their beneficiaries, estate administrators and others who play important roles in their major life events.

* Spouse does not have to be insured under the plan.
See "Important Notes" regarding these products and services at the end of this presentation.



Description

- Provides employees with the option of continuing their current Life benefits should their employment status change

Availability

- All Group Term Life

Noteworthy Features

- Coverage to age 100 (for employee)
- Employee coverage maximum is the lesser of current coverage amount or \$2 million
- Opportunity for the insured to apply for preferred rates by satisfying Evidence of Insurability
- Ability for children who attain the limiting age to apply for a portable certificate on their own, with the possibility for preferred rates
- Option to port while continued protection claim is pending*

* Only available for Term insurance
See "Important Notes" regarding these products and services at the end of this presentation.



Description

Provides assistance for important, time-sensitive benefit and financial decisions due to change in benefits including:

- Group Life Insurance Continuation Options
- Lump-sum distributions
- Reduction in benefits for active or retired employees
- Benefits coordination due to layoffs, merger, acquisition or bankruptcy
- Defined Contribution Plan termination
- Retiree Group Life elimination

Availability

- Term Life

Noteworthy Features

- MetLife has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) financial professionals to provide one-on-one support through its national network of financial representatives
- Notify employees in writing of their right to exercise their group portability and conversion options

See "Important Notes" regarding these products and services at the end of this presentation.

CRITICAL ILLNESS INSURANCE

New Benefit for the State of Alaska

Why Critical Illness Insurance?

Major illnesses happen, yet we typically don't plan for them — emotionally or financially.

- Over 3.5 million Americans are expected to suffer or be diagnosed with cancer, heart attack or stroke annually.¹
- Out-of-pocket costs can be as high as \$14,444.²
- Recovery and treatment can take weeks, months or years.³
- In a recent MetLife survey, respondents who reported that a critical illness had a devastating financial impact on their lives made these adjustments:⁴

40% borrowed money

47% had higher credit card balances

44% couldn't pay their bills

64% withdrew from savings

Many families (46%) have less than \$5,000 to cover expenses for a major illness; more than one quarter (28%) have less than \$500.⁴

1. American Heart Association, Heart Disease and Stroke Statistics, 2011; American Cancer Society, Cancer Facts & Figures, 2012. Based on a population of 51 million Americans.

2. MetLife's Accident and Critical Illness Impact Study, 2013.

3. www.cancer.org; www.heart.org; www.stroke.org; emedicine.medscape.com/article/324386-overview.

4. MetLife's Accident and Critical Illness Impact Study, 2013.

MetLife research shows lost income from critical illnesses can be as much as \$50,600, putting a significant burden on a household.¹⁰

Covered Conditions

- Cancer¹¹
- Heart Attack
- Stroke¹²
- Major Organ Transplant¹³
- Alzheimer's Disease¹⁴
- Coronary Artery Bypass Graft¹⁵
- Kidney Failure
- Plus 22 Listed Conditions¹⁶

Key Features

- ✓ Lump sum payment upon diagnosis verification
- ✓ Recurrence benefit¹⁷
- ✓ Guaranteed issue coverage¹⁸
- ✓ No waiting periods or age limitations on coverage for employee or spouse¹⁹
- ✓ No limitations between filing claims for covered conditions
- ✓ No pre-existing condition for heart attack or stroke
- ✓ Industry leading 3/6 pre-existing condition limitation²⁰
- ✓ Portable (continuation of coverage)

Critical Illness — State of Alaska Plan Highlights

- ➔ You have a **choice** of a **\$15,000 or \$30,000** Initial Benefit Amount
- ➔ Your Total Benefit Amount will be **3 times** the Initial Benefit Amount you selected
- ➔ You can receive **Initial and Recurrence Benefit¹** payments until your Total Benefit Amount is reached

Example of Initial & Recurrence Benefit Payments²

The example below illustrates an employee who elected an Initial Benefit of \$30,000 and has a Total Benefit Amount of 3 times (or 300%) of the Initial Benefit Amount or \$90,000.

Illness– Covered Condition	Payment	Total Benefit Remaining
Heart Attack – first diagnosis	Initial Benefit payment of \$30,000 or 100%.	200% (\$60,000)
Heart Attack – second diagnosis, two years later	Recurrence Benefit payment of \$30,000 or 100%	100% (\$30,000)
Kidney Failure – first diagnosis, three years later	Initial Benefit payment of \$30,000 or 100%	0% (\$0)

1. Your plan pays a Recurrence Benefit equal to the Initial Benefit 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. 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.

2. This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Critical Illness Insurance — Health Screening Benefit

MetLife provides an annual Health Screening Benefit* for taking one of the eligible screening/prevention measures. This coverage would be in addition to the Total Benefit Amount payable for previously mentioned Covered Conditions.

Your Health Screening Benefit Amount will be based on the Benefit Amount you selected:

\$50 Health Screening Benefit with \$15,000 Coverage

\$100 Health Screening Benefit with \$30,000 Coverage



* There is a \$50 benefit with a \$15,000 Initial Benefit Amount and a \$100 Benefit with a \$30,000 Initial Benefit Amount. In most states there is a 30 day waiting period for the Health Screening Benefit. There is no waiting period for MD situated cases. The Health Screening Benefit is not available to NH situated cases or NH residents. There is a separate mammogram benefit for MT residents and for cases situated in CA and MT.

Critical Illness Insurance – Simple Claims Process

Hassle-free, 3 step Claims Process

Physician's Attachment
Group Accident Claim – Physician Statement

MetLife

Metropolitan Life Insurance Company
Attn: Group Accident Insurance Product
PO. Box 38525
Lincoln, NE 68501-0525
Toll Free Phone: 1 800 GET MET 8
Tax Number: T80

Things to know before you begin

- The patient submitting this Group Accident Claim must complete Section 1 before giving it to a physician.
- Any fee charged by the physician for completing this form is the patient's responsibility.
- The physician must sign page 4 after completing the claim form.
- The physician must return the completed claim form and any attachments by fax or by mail to the address listed on the header of the claim form or directly to the patient.
- If you have questions, please call 1 800 GET MET 8.

1 Patient please complete Section 1.
Physician: you must complete the rest of the Physician's Attachment. Return completed form by fax or mail.

The patient must complete this section.

SECTION 1: About the Patient

Patient name (First, Middle Initial, Last Name) _____ Patient birth date (Month/Day/Year) _____

Employer Name your coverage is with _____

Physician name (First, Middle Initial, Last Name) _____ Physician phone _____

I authorize the release of any medical information necessary to process this claim.

Patient signature _____ Date (Month/Day/Year) _____

Authorized Representative (e.g., parent, caregiver, power of attorney, etc.) _____ Date (Month/Day/Year) _____

GRACCIDENCLM2 02/13 1s Physician's Attachment - Page 1 of 6

MetLife

Metropolitan Life Insurance Company
Attn: Group Accident Insurance Product
PO. Box 38525
Lincoln, NE 68501-0525
Toll Free Phone: 1 800 GET MET 8
Tax Number: T80

I am requesting that claim #_____ be paid to the policy (see to us), but assigned nothing to or mail any number

Supporting documents for (include: 1) _____

Discharge _____

1 Please complete Part 1 sections A through D. Review, sign and date pages 4 and 5. Return completed form by fax or mail.

Complete Section 1 on the Physician's Attachment. Your physician must complete the remainder of the Physician's Attachment (sections 2 through 5) and return the completed form by fax or mail.

GRACCIDENCLM2 02/13 1s

Supply information about the certificateholder.

SECTION A: Certificateholder Information

Certificateholder Name (First, Middle Initial, Last Name) _____ Certificate Number _____

Address - Street _____

City _____ State _____ Zip Code _____

Date of Birth (Month/Day/Year) _____ Gender _____ Social Security Number _____

Cell Phone Number _____ Daytime Phone Number _____ Evening Phone Number _____

EMail Address (optional) _____ Employer Name _____

GRACCIDENCLM1 02/13 1s PART 1 - Page 1 of 5

STEP 1 **OPENING A CLAIM**

Call [1-800-GET-MET8] to request a claim form via email, fax or mail. To officially open the claim, you need to submit a fully completed claim form including the physician statement.

STEP 2 **PROCESSING A CLAIM**

Within 3 days after receipt of a complete claims form including the physician statement, a Claims Acknowledgement Letter is mailed to you. An outbound call may be made to help collect any missing information.

STEP 3 **PAYMENT**

Within 10 business days after receipt of a complete claims form, a “clean” claim is fully processed¹ and payment is issued to you or the designated beneficiary.

Experienced Customer Service Representatives are available to answer questions at any time throughout the claims process.

1. Ten business days applies to clean claims—a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber.

ENROLLMENT & COMMUNICATIONS

Support Available for the State of Alaska

Supplemental Communication Material

Intranet Postings

FAQ & Product Overview

Product Video

MetLife Short Term/Long Term Disability
Product Overview

Why is having Disability insurance important?

Financial experts have long recommended Disability insurance as part of a sound financial plan should you be unable to work due to illness or injury. Your ability to earn an income is indeed one of your most valuable assets! Take a look at some of the key reasons why it pays to have Disability insurance:

- Just over 1 in 4 of today's 20 year olds will become disabled before reaching age 67.*
- 1 in 8 workers will be disabled for 5 years or more during their working careers.*
- The average 20 year old is twice as likely to become disabled than die before age 67.*

If you are unable to work and earn an income due to a disability, you would want to be able to meet both your short and long term financial responsibilities.

If you have a spouse/domestic partner and/or children most likely they rely on you to help keep the household running. But with 51% of employees reporting that they are very concerned about financial security in the event of a disability, you need to make sure your family is financially prepared to handle essential living expenses immediately and for the longer term if you are unable to work. Expenses like:

- Mortgage or rent
- Car payments
- Food
- Child care/tuition

If you are single, and don't prepare ahead to cover your expenses, you may need to use your savings, sell your property, or borrow money from friends or family to meet your ongoing financial obligations while you recover.

Short Term Disability replaces a portion of your income during the initial weeks of a disability.

Long Term Disability replaces a portion of your income for disabilities that last for an extended period of time.

 *Help protect yourself, your family and your savings from the impact of your lost income.*



 continued >>

Short Term and Long Term Disability Insurance

MetLife **It can happen to you.**

The risk of suffering a disabling illness or injury is greater than you may think. Just over 1 in 4 of today's 20 year olds will become disabled before reaching age 67.*

While disabilities may be unexpected, they don't have to be financially devastating. Learn more about protecting your income through all stages of a disability with both Short Term and Long Term Disability insurance and apply today.

Protection for life's unexpected events.

- Benefits**
 - Short Term Disability insurance replaces [x%] of your income for the first [x] weeks of a disability.
 - Long Term Disability insurance replaces [x%] of your income for an extended disability lasting at least [x] (days, weeks, months).
 - You can also earn financial incentives by participating in MetLife's Rehabilitation Programs.
- Your money**
 - Payments are made directly to you. You decide how to spend it.
- Payroll deduction**
 - Premiums will be automatically deducted from your paycheck making this coverage more convenient for you.

Enroll between [date] and [date] and take advantage of competitive employee rates [and no health questions to answer]. Visit [website] today!

For more information, call MetLife at [xxx-xxx-xxxx].

* Social Security Fact Sheet, April 2014. <http://www.ssa.gov/presflow/basfact1.htm>. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife sales representative for complete costs and details. L1195445565(eng)12/04/14 (States) Metropolitan Life Insurance Company New York, NY 10168 © 2015 METLIFE, INC. FENLNUFB © 2015 Paganub Woodside, LLC.

DISABILITY INSURANCE



FACT:

The odds of a worker becoming disabled for five years or more during their working career: **1 IN 8**



Click to view video

Engaging Tools to Enhance Education

Emails-3 Touches

Life Insurance Calculator

www.metlifeeasier.net

LIFE INSURANCE – LAUNCH EMAIL

Subject: [Life Insurance Enrollment Starts Today]
From: [Company Name Benefits Group / MetLife]



Protect the Ones You Love. Enroll in Life Insurance Today!

Dear [Name],

Only one-third of people in the U.S. are covered by Life Insurance. This is the lowest number in 50 years.¹ 44% of employees who have Life Insurance say they may be underinsured, or do not know if they have enough coverage.² While life changes are often unexpected, they don't have to be financially devastating.

We Got You Covered!

- Even if you have employer-paid Life Insurance, it may not be enough for your needs. [Supplemental/Optional/Voluntary] Life Insurance from MetLife provides you with additional coverage to help protect your loved ones. Proceeds are paid to your beneficiary in a lump-sum income-tax free payment.

[Easy Enrollment Process]

- [Depending on the amount of coverage you select, you may qualify without providing medical information, as long as you are actively at work.] [Also, you can purchase policies for eligible family members as well.]

Don't Worry About Missing A Payment!

- Premiums will be automatically deducted from your paycheck making this coverage more affordable and convenient for you.

[Added Features]

- [Your policy also includes a comprehensive suite of services, MetLife Advantages™, that offers unique support, planning and protection resources to help you plan and get ahead in life.]
 - MetLife Estate Resolution Services³**
With this service, executors or administrators may receive face-to-face legal assistance with probating your and your spouse's/domestic partner's estates. Beneficiaries can also consult an attorney for general questions about the probate process.]
 - Accelerated Benefits Option Services**
Provides early access to funds in the event of a terminal illness.]
 - Will Preparation Services⁴**
Offers face-to-face meetings with an attorney to prepare your will and other estate documents.]
 - [Portability⁵**

Enrollment period:
[DATE]
Visit [website here].
Call [1 800 GET-METL].
[Monday through Friday from 8:00 am to 11:00 pm EST].

MetLife

Calculate your life insurance needs

Married with children
 Single with children
 Married without children
 Single without children
 [Detailed Calculator](#)

- Current amount of Life Insurance** \$
How much Life Insurance do you have?
- Monthly income (after taxes)** \$
Keep in mind that income may come from a variety of sources, including salary, assets, etc.
- Years you wish to secure an income source for your family** years
For how many years would you want to sustain your spouse's/partner's current lifestyle?
- Housing expenses** \$
Based on your particular situation, you may want to pay off your mortgage or provide for housing expenses for enough time to allow members of your household to become economically self-sufficient.
- Outstanding debt** \$
This may include co-signed loans, outstanding mortgage, student loans, credit card debt, or car payments that would need to be paid off in the event of your death.
- Education and schooling** \$
The average annual cost at public four-year in-state colleges/universities is between \$11,391 to \$17,701, including tuition, fees, room & board. The average annual cost for students at private four-year colleges/universities is \$40,917.*
*Source: College Board, Trends in Education, 2013-2014.
- Final expenses and estate settlement** \$
The average median cost of a funeral is \$7,045 not including cemetery costs** or probate which has an average cost of 5%-10% of the gross assets.***
**Source: National Funeral Directors Association (NFDA) General Price List Survey, 2012.
***Source: AARP Probate Study, 2013.
- Additional commitments and wishes** \$
You might want to consider ensuring that your aging parents have a place to turn if you aren't around to help them anymore. What about leaving a gift to a charity or other foundations/associations?

[Calculate](#)

Emails : Coming Soon, Kickoff and Reminder

MetLife Critical Illness Insurance Provides You Financial Protection When You Need It Most.

Dear (Name),

Out-of-pocket costs associated with an unexpected health issue can be as high as \$14,444 for a critical illness, according to MetLife survey respondents.¹ Expenses not usually covered by medical plans, such as copays, deductibles, experimental treatments and transportation, could wreak havoc on your savings.

Critical Illness insurance can help you with your finances during this tough time by paying you a lump-sum benefit when you are diagnosed with a covered condition.

Over 30 Critical Illnesses Covered. You and your eligible family members² can be covered for critical illnesses, such as:

- Full Benefit Cancer³
- Partial Benefit Cancer³
- Heart Attack
- Stroke⁴
- Kidney Failure
- Coronary Artery Bypass⁵
- Alzheimer's Disease⁶
- Major Organ Transplant
- 22 Listed Conditions⁸ (see your Outline of Coverage for details)

Benefits Are Paid Directly To You. If you meet the conditions outlined in your certificate, for each diagnosis of a Critical Illness, a lump-sum benefit of either \$15,000 or \$30,000 will be paid directly to you, not your doctor or hospital. You can spend the money on whatever you choose.

Your enrollment is guaranteed.⁷ You and your eligible family members are guaranteed coverage, as long as you are actively at work. No medical exam and no hassle.

Sign up today!

Enrollment period: [DATE-DATE].
To learn more and enroll, visit [www.website.com]
Call us with your questions [1 800 GET-MET 8]

ADP# CIB015

Recent studies have shown **42%** of all personal bankruptcies are a result of medical expenses. The study also reveals that **78%** of those who filed had insurance.²

With competitive employee rates, you can get [Critical Illness Insurance] coverage for **LESS THAN THE COST OF...**

- Tankful of unleaded gas for an SUV**
- Monthly call phone bill, for family of 4**
- Monthly gym membership**

Based on average costs at national retail chains

ADP# CIB114

MetLife Critical Illness Insurance Was Created To Provide You Cash When You Need It Most.

Modern medicine, chances of recovery from a critical illness have greatly improved.¹ However, the financial toll illness are something few people are prepared for. By medical plans, such as copays, deductibles, transportation, could cause havoc on your savings.

Insurance helps you through this tough time by giving you a lump-sum benefit when you are diagnosed with a covered condition. Your recovery will provide some relief.

Enrollment period: [DATE]

Visit [website]

Call us with your questions [1 800 GET-MET 8]

[Monday through Friday from 8:00 am to 11:00 pm EST]

Members will be covered for over 20 years.

- Coronary Artery Bypass⁵
- Alzheimer's Disease⁶
- Major Organ Transplant
- 22 Listed Conditions⁸ (see your Outline of Coverage for details)

Critical illness payment of either \$15,000 or \$30,000, at your election, is made directly to you, not your doctor or hospital. You can spend the money on whatever you choose.

Enrollment is guaranteed.⁷ You and your eligible family members are guaranteed coverage, as long as you are actively at work. No medical exam and no hassle.

Sign up today!

To learn more and enroll, visit [website here].

New Economics-Based Emails

Using a new infographic design and simplified, more relatable language we're showing employees how affordable this coverage can be.

Multiple Touch Points

A series of emails will create awareness and educate employees about critical illness.

Supplemental Material

Infographic

Video

FAQ & Overview

Plan Summary

Facts & Stats: Critical Illness Insurance

Out-of-pocket costs associated with an unexpected health issue can be as high as \$24,044 for a critical illness, according to MetLife survey respondents.

KNOW THE FACTS

Recent studies have shown **42%** of all personal bankruptcies are a result of medical expenses. The study also reveals that 78% of those who filed had insurance.*

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
- Monthly cell phone bill

HOW IT WORKS

This illustration is based on a \$20,000 Initial Benefit Amount plan.¹

Illness - Covered Condition	Payment	Total Benefit Remaining
Heart Attack - 1st diagnosed occurrence	Initial benefit payment of \$20,000 (or 100%)	\$0 (0%)
Heart Attack - 2nd diagnosed occurrence	Residual benefit payment of \$10,000 (or 50%)	\$10,000 (50%)
Heart Attack - 3rd diagnosed occurrence	Initial benefit payment of \$10,000 (or 50%)	\$0 (0%)

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

In this example, the covered person would get several lump-sum payments totaling **[\$90,000]**

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

- Over 20 covered critical illnesses, such as Cancer, Heart Attack, Stroke, and Kidney Failure.
- You and your eligible family members are guaranteed coverage.² 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.

Enrollment period: [DATE-DATE]

To learn more and enroll, visit www.website.com or call 1 800 GET-MET 6

CRITICAL ILLNESS INSURANCE

Why is having Critical Illness insurance so important?

Your family's expenses will continue if and when a critical illness occurs.

Studies show that the average family spends about \$7,371 during a time of critical illness and recovery.¹ And while financial experts recommend having 3-9 months of living expenses set aside to help in an emergency situation,² few undergo a serious illness, with today's economy, most families don't have that kind of money in reserve.

Quality health and disability insurance plans aren't always enough. There may still be coverage gaps. Disability income plans cover a portion of your income while health insurance may leave you with some expenses to pay including:

- Health plan deductibles
- Prescription copays
- Out-of-network treatments
- Alternative treatments

Critical illnesses can happen at any age and more often than you may think.

The odds of you or a family member suffering a critical illness are actually quite surprising. Studies have shown:

- The average age for onset of a critical illness is 43.³
- Every year about 715,000 Americans have a heart attack.⁴
- 1 out of every 2 men will be diagnosed with cancer at some point in their lives.⁵
- 1 out of every 3 women will be diagnosed with cancer at some point in their lives.

Critical Illness insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have.

Illustration includes: Groceries, Utilities, Non-medical expenses, College, Other.

Click to view video

MetLife Critical Illness Insurance Product Overview

Why is having Critical Illness insurance so important?

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- Out-of-network treatments
- Alternative treatments

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Critical Illness insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit and in addition to any other insurance you may have.

Help protect yourself, your family, and your budget from the financial impact of a critical illness.

continued >>

MetLife Critical Illness Insurance Plan Summary

COVERAGE OPTIONS

Eligible Individual	Initial Benefit	Requirements
Employee	[\$15,000 or \$30,000]	Coverage is guaranteed provided you are actively at work.
Spouse/Domestic Partner	[100% of the employee's Initial Benefit]	Coverage is guaranteed provided the employee is actively at work and the spouse/domestic partner is not subject to a medical restriction as set forth on the enrollment form and on the Certificate. ²
Dependent Child(ren)	[100% of the employee's Initial Benefit]	Coverage is guaranteed provided the employee is actively at work and the dependent is not subject to a medical restriction as set forth on the enrollment form and on the Certificate. ²

BENEFIT PAYMENT

Your Initial Benefit provides a lump-sum payment upon the First diagnosis of a Covered Condition. Your plan pays a Resurrence Benefit³ equal to the Initial Benefit for the following Covered Conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Breast Cancer and Partial Breast Cancer. A Resurrence Benefit is only available if an Initial Benefit has been paid for the Covered Condition.

The maximum amount that you can receive through your Critical Illness Insurance plan is called the **Total Benefit** and is [] times the amount of your Initial Benefit. This means that you can receive multiple Initial Benefit and Resurrence Benefit payments until you reach the maximum of [200%] of [\$45,000 or \$90,000].

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

Covered Conditions	Initial Benefit	Resurrence Benefit
Full Breast Cancer ⁴	100% of Initial Benefit	100% of Initial Benefit
Partial Breast Cancer ⁵	25% of Initial Benefit	25% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke ⁶	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft ⁷	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer's Disease ⁸	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit ⁹	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 for each of the 22 Listed Conditions until the Total Benefit Amount is reached. A Covered Person may only receive one payment for each Listed Condition in their lifetime. The Listed Conditions are: Addison's disease (adrenal hypofunction), amyotrophic lateral sclerosis (Lou Gehrig's disease), congenital myotonic dystrophy (Steinert's), cerebral palsy, cystic fibrosis, epidermolysis bullosa, Huntington's disease (Huntington's chorea), Legionnaires' disease, Legg-Stein's disease, multiple sclerosis (definite diagnosis), muscular dystrophy, myasthenia gravis, neuroendocrine tumors, osteomyelitis, osteoarthritis, rabies, schizophrenia (definitive diagnosis), sickle cell anemia (definitive diagnosis), spinal cord injury, systemic lupus erythematosus (SLE), systemic sclerosis (scleroderma), tetanus, and tuberculosis.

Supplemental Material

Intranet Posting

Critical Illness Insurance

MetLife

Critical Illness insurance helps you focus on recovery & not on your finances.

A critically important decision

Even with good medical coverage, the cost of a critical illness, such as cancer, heart attack and stroke, can really add up. The average family could spend up to \$14,444 during a time of a critical illness and recovery.¹

While critical illness are always unexpected, they don't have to be financially devastating. Protect your family's budget by enrolling for MetLife Critical Illness Insurance today and benefit from:

- Don't worry, you're covered. You and your eligible family members will be covered for over 20 critical illnesses, such as:
 - ✓ Full Breast Cancer
 - ✓ Partial Breast Cancer
 - ✓ All Other Cancer
 - ✓ Heart Attack
 - ✓ Stroke
 - ✓ Kidney Failure
 - ✓ Coronary Artery Bypass Graft
 - ✓ Adjuvant's Disease
 - ✓ Major Organ Transplant
 - ✓ 21 Used Conditions² (see your Certificate of Coverage for details)
- It's your money. Payment of either \$15,000 or \$30,000, (depending on your coverage selection), is made directly to you, not your doctor or hospital. You can spend the money on whatever you choose.
- You wouldn't be denied coverage. You and your eligible family members are guaranteed³ coverage, as long as you are actively at work. No medical exam and no health.
- Less expensive than you think. Take advantage of employee rates when applying for coverage through your employer.

Your time is now – open enrollment [date] through [date]. To enroll for Critical Illness Insurance, visit [website].

Questions? Please call MetLife at 1 800 GET-MET8 (1-800-438-6388)

MetLife

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Poster

4 REASONS TO ENROLL IN YOUR EMPLOYEE BENEFITS FROM METLIFE

- Competitive Employee Rates**
- Financial Security**
- Superior Service**
- A Company You Know and Trust**

[XYZ COMPANY EMPLOYEES], COME LEARN MORE ABOUT YOUR METLIFE BENEFITS AND THE OPTIONS THAT ARE RIGHT FOR YOU.

[date] to [date]

Learn more and enroll at [website]

Employer Logo

MetLife

QUESTIONS? Call MetLife at 1 800 GET-MET8 (1 800 438-6388)

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Slipsheet

MetLife

Critical Illness Insurance
Why critical illness insurance makes sense

Critical illness insurance can help with unexpected expenses that may not be covered by your medical insurance.

Why do I need it?
Your medical insurance helps cover your medical bills if you get sick. But a serious illness, such as cancer, heart attack or stroke¹ may bring unexpected expenses that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn an income, which may cause you to dip into your savings. Some expenses might include:

- Essential living expenses, especially if you can't work or if a relative takes time off to help care for you
- Medical co-pays and deductibles
- Additional childcare while you recover
- Travel to treatment centers

And the plan also:

- Offers convenient payroll deduction.
- May be less expensive than you think.

How much should I be prepared for?
By themselves, these expenses may not seem significant but together they can add up. In fact, out-of-pocket costs associated with an unexpected critical illness can be as high as \$14,444, according to MetLife survey respondents.²

Now that you know how Critical Illness Insurance can help protect your financial security, take a few minutes to learn more and enroll today!

Please call: 1-800-GET-MET8 (1-800-438-6388)

METLIFE CRITICAL ILLNESS INSURANCE IS PROVIDED UNDER A LIMITED GROUP INSURANCE POLICY AND CERTIFICATE.

Please review the Disclosure Statement or Outline of Coverage/Discounts Document for specific information about certain benefits. Not all types of cancer are covered. Some cancers are covered as less than the initial benefit amount. For option center, see General Conditions in Section 10001.

¹MetLife Accident and Critical Illness Impact Study, October 2013.

²METLIFE CRITICAL ILLNESS INSURANCE COV is a LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's COV policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. Some policies have a 90-day waiting period after the effective date of coverage, a preexisting condition exclusion and/or a Benefit Suspension Period or a limit on the Total Benefit payments per calendar year. A more detailed description of the benefits, conditions, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Discounts Document available at time of enrollment. Please contact MetLife for more information.

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.

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Presentation

MetLife

CRITICAL ILLNESS INSURANCE
An Insurance Option Brought to You by MetLife

Prepared For: [XYZ Company] address xx

THE FINANCIAL IMPACT OF A CRITICAL ILLNESS

Over \$1.6 billion Americans are expected to suffer or die from a heart attack or stroke within an average lifetime.¹

Business interruption can take 6 weeks, months or years!²

Out of pocket costs can be as high as \$14,444.³

Nearly half (49%) of employees surveyed in a MetLife study⁴ taking enough time to take a sabbatical.⁵

In a recent MetLife survey, respondents who report that a critical illness had a **devastating financial impact** on their lives made these adjustments:⁶

- 40% increased income
- 47% worked less
- 44% worked from home
- 64% took a sabbatical

MetLife

1. American Heart Association's Heart Disease and Stroke Statistics 2013. American Heart Association, "Heart Disease & Stroke Statistics 2013." 2. MetLife Business Interruption Study, October 2013. 3. MetLife Accident and Critical Illness Impact Study, October 2013. 4. MetLife Critical Illness Insurance Survey, October 2013. 5. MetLife Critical Illness Insurance Survey, October 2013. 6. MetLife Critical Illness Insurance Survey, October 2013.

Questions?



Important Notes

Footnote #	Footnote Text
1	Grief Counseling services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/ relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to a insureds, their dependents and beneficiaries who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.
2	Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
3	Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
4	WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
5	Funeral Planning Service. MetLife neither captures nor stores any of the preferences or personal information you enter in the Funeral Planning Services. MetLife is not responsible for retention or communication to any third party of the contents of your Funeral Planning Services. MetLife suggests printing the completed service information and saving it in a secure place with your other important personal information and documentation. This Planning service is provided to you for informational purposes only and does not intend to cover all aspects of your specific circumstances. MetLife nor any of its affiliates, employees or representatives provide specific tax or legal advice. Please consult an attorney regarding your own personal situation.
6	MetLife Infinity® is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone with internet access regardless of an affiliation with MetLife.
7	Available in all states except AK and OR. Guaranteed issue not available to an existing block of retirees or when retiree has been retired from active employment for more than 60 days. Please refer to the notes at the end of this presentation regarding these value-added services.
8	Portability available to the maturity age specified in the certificate.

Important Notes

Footnote #	Footnote Text
9	Delivering the Promise, Retirewise® and Transition Solutions are part of PlanSmart®, a financial well-being program. MetLife has arranged with MassMutual for specially-trained financial professionals associated with MassMutual to offer financial education and provide personal guidance to employees and former employees of firms providing PlanSmart through MetLife.
10	MetLife Accident and Critical Illness Impact Study (2013) as found in the Critical Illness and Accident White Paper; press release dated 2/7/14.
11	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.
12	In certain states, the Covered Condition is Severe Stroke.
13	MetLife offers several different product variations. For certain products, the Major Organ Transplant Benefit is included within the Total Benefit Amount. With others, the benefit is payable in addition to the Total Benefit Amount. Please contact MetLife for additional information
14	Please review the Disclosure Statement for specific information about Alzheimer's Disease.
15	In NJ and NY sitused cases, the Covered Condition is Coronary Artery Disease.
16	MetLife Critical Illness Insurance will pay 25% of the Initial Benefit Amount for each of the 22 Listed Conditions until the Total Benefit Amount is reached. 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.
17	There is a Benefit Suspension Period between Recurrences. 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. A Recurrence Benefit is available for the following conditions: Heart Attack, Stroke, Coronary Artery Bypass Graft, Full Benefit Cancer and Partial Benefit Cancer.
18	Coverage is guaranteed provided (a) the employee is actively at work and (b) 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.
19	Children are covered to age 26. There may be benefit reductions that begin at age 65.
20	Does not apply to heart attack or stroke.

Availability of products and services is available based on MetLife's guidelines, group size, underwriting and state requirements. The companies referenced in this communication are independent and are not responsible for each other's financial obligations.

Like most insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Optional Term Life, Dependent Life and AD&D coverage are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife. Optional Term Life, Dependent Life and AD&D coverage are provided under a group insurance policy (Policy Form GPNP99) issued to your employer by MetLife.

Like most group insurance policies, MetLife Group Life insurance policies contain certain exclusions, limitations, reductions of benefits and/or terms for keeping them in force. All Group Life Features and AD&D Enhancements are not available for all solutions. Please refer to the product specific Cost and Benefit Summary for additional costs, if any, and the availability of features and enhancements, or contact your MetLife representative for more information.

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, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. 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; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. 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. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.

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.

Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Variable products offered through MetLife Investors Distribution Company (MLIDC), member FINRA, 1095 Avenue of the Americas, New York, NY 10036. New England Life Insurance Company (NELICO), Boston, MA 02111. MLIC, MLIDC and NELICO are MetLife companies.

NOTICE REGARDING NON-US COVERAGE

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a Metropolitan Life Insurance Company (MLIC) affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MLIC or any other insurer that is not a member of MAXIS GBN. Please note that while MLIC is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.