

Critical Illness Insurance

Critical Illness Insurance is an innovative product that is designed to compliment your traditional health insurance. While not a replacement, Critical Illness Insurance supplements your coverage by helping pay expenses not covered by other insurance.

Critical Illness Insurance – Coverage Options	
Eligible Individual	Initial Benefit
Employee	\$15,000, \$30,000 or \$50,000
Spouse	50% of the employee’s Initial Benefit
Dependent Child(ren) – no cost	50% of the employee’s Initial Benefit

Your Initial Benefit provides a lump-sum payment upon the first diagnosis of a Covered Condition. 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. Refer to the Disclosure Statement on the GCPS Employee Portal or Certificate of Insurance for additional information.

Rates for new enrollees are based on the employee’s age as of the effective date. Tobacco rate status is determined by the employee’s previous 12 months tobacco status.

How it works

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

Illness - Covered Condition	Payment
Heart Attack - 1st diagnosis	Initial Benefit payment of \$30,000 or 100%
Heart Attack - 2nd diagnosis (2 years later)	Recurrence Benefit payment of \$30,000 or 100%
Kidney Failure - 1st diagnosis (3 years later)	Initial Benefit payment of \$30,000 or 100%

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

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

\$90,000

Covered Conditions	Initial Benefit	Recurrence Benefit
Full Benefit Cancer	100% of Initial Benefit	100% of Initial Benefit
Heart Attack	100% of Initial Benefit	100% of Initial Benefit
Stroke	100% of Initial Benefit	100% of Initial Benefit
Coronary Artery Bypass Graft	100% of Initial Benefit	100% of Initial Benefit
Kidney Failure	100% of Initial Benefit	Not applicable
Alzheimer’s Disease	100% of Initial Benefit	Not applicable
Major Organ Transplant Benefit	100% of Initial Benefit	Not applicable
Partial Benefit Cancer	25% of Initial Benefit	25% of Initial Benefit
Additional 22 Listed Conditions	25% of Initial Benefit	Not applicable

Benefits reduce by 25% at ages 65-69 and by 50% age 70+. Pre-existing condition exclusions may apply. See Plan Certificate for additional information.

Plans include annual wellness benefit per covered member per year of \$50 payout for those enrolled in the \$15,000 or \$30,000 plans or \$100 payout for those enrolled in the \$50,000 plan. Payouts are one per member per calendar year for taking one of the eligible screening/prevention measures, such as blood test to determine total cholesterol and/or triglycerides or mammogram.

Critical Illness Insurance

Critical Illness Monthly Payroll Deductions

Non-Tobacco Monthly Premium for \$15,000 of Coverage		
Issue Age	Employee Only	Employee+Spouse
<29	\$6.05	\$11.96
30–39	\$10.61	\$18.51
40–49	\$19.73	\$32.01
50–59	\$34.35	\$51.77
60–64	\$53.73	\$67.38
65+	\$53.73	\$78.26

Tobacco Monthly Premium for \$15,000 of Coverage		
Issue Age	Employee Only	Employee+Spouse
<29	\$8.51	\$17.10
30–39	\$15.59	\$27.56
40–49	\$30.02	\$49.29
50–59	\$53.57	\$81.90
60–64	\$85.77	\$109.13
65+	\$86.91	\$129.18

Non-Tobacco Monthly Premium for \$30,000 of Coverage		
Issue Age	Employee Only	Employee+Spouse
<29	\$12.09	\$23.91
30–39	\$21.21	\$37.02
40–49	\$39.45	\$64.02
50–59	\$68.70	\$103.53
60–64	\$107.46	\$134.76
65+	\$107.46	\$156.51

Tobacco Monthly Premium for \$30,000 of Coverage		
Issue Age	Employee Only	Employee+Spouse
<29	\$17.01	\$34.20
30–39	\$31.17	\$55.11
40–49	\$60.03	\$98.58
50–59	\$107.13	\$163.80
60–64	\$171.54	\$218.25
65+	\$173.82	\$258.36

Non-Tobacco Monthly Premium for \$50,000 of Coverage		
Issue Age	Employee Only	Employee+Spouse
<29	\$20.15	\$39.85
30–39	\$35.35	\$61.70
40–49	\$65.75	\$106.70
50–59	\$114.50	\$172.55
60–64	\$179.10	\$224.60
65+	\$179.10	\$260.85

Tobacco Monthly Premium for \$50,000 of Coverage		
Issue Age	Employee Only	Employee+Spouse
<29	\$28.35	\$57.00
30–39	\$51.95	\$91.85
40–49	\$100.05	\$164.30
50–59	\$178.55	\$273.00
60–64	\$285.90	\$363.75
65+	\$289.70	\$430.60

*Children included at no cost. Prices include annual wellness benefit of \$50/\$100 per member per year.