



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

## Why Critical Illness Insurance matters

Contrary to what many people believe, medical insurance may only cover a portion of the expenses associated with treating a serious illness. Plus, additional costs that often come with recovering, like childcare, transportation, and grocery delivery, may be left up to you. Critical Illness Insurance can provide you with a benefit that can help you pay for unexpected costs, such as those that your existing medical insurance may not cover.

Handling the emotions that come up when experiencing illnesses such as a cancer<sup>1</sup> diagnosis, heart attack,<sup>2</sup> or stroke<sup>3</sup> is difficult enough. Worrying about your financial stability on top of this can obviously be overwhelming. With Critical Illness Insurance, MetLife can help you and your family have the financial stability necessary to completely focus on healing during a difficult time.

When critical illness affects your family, you'll have the financial support when it matters most.

Enroll in  
**Critical Illness Insurance**  
during annual enrollment  
**May 15 - June 15, 2026**

### An example of how Critical Illness Insurance can help.

*"Tricia never would have expected to suffer a heart attack. But one day while teaching English class, she felt an intense shortness of breath and pain in her jaw. Luckily, the school nurse called 911. The last thing Tricia needed was to worry about finances — she just had to focus on getting better. Critical Illness Insurance helped Tricia pay for things that medical insurance didn't cover, like specialist co-pays and extra help around the house, while she recovered.\*"*

## Help supplement your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

## Financial support so you can focus on getting well.

Critical illness insurance is coverage that can help safeguard your finances by providing you with a lump-sum benefit payment—one convenient payment all at once—when you or your family may need it most. The extra money can help you focus on getting back on track—without worrying about finding the money to cover some of your expenses.

Best of all, the benefit payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

While recovering, critical illness insurance is there to help make things a little easier.

### When it comes to critical illnesses...

*For less than the cost of your daily coffee,<sup>4</sup> you can get coverage for you and your family.*



**Get financial support when you or a loved one becomes seriously ill.**

## Your benefits in action

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Call, visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits), or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days.\* You only need one claim form per critical illness, and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

\*Applies only to "clean" claims. A clean claim is a claim submitted with all the required information necessary to process the claim; no missing information requiring additional follow up with the subscriber. It generally takes 10 business days to process "clean".

## Supplement your healthcare coverage with MetLife Critical Illness Insurance.

|                     |                                                                                                                                                                                                                                                                                                                                                                                                                   |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Benefit overview    | Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most.                                                                                                                                                                                                            |
| Why needed          | Pay for whatever you need, such as expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.                                                                                                                                                                                                                  |
| Who is covered      | <p>You can enroll both yourself and eligible family members.<sup>5</sup> All you need to do is enroll during your enrollment period and be actively at work.<sup>6</sup></p> <ul style="list-style-type: none"><li>• Employee only</li><li>• Employee and eligible family members</li></ul>                                                                                                                       |
| Covered conditions  | <p>If you meet the group policy and certificate requirements, <b>Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of conditions including:</b></p> <ul style="list-style-type: none"><li>• Cancer<sup>1</sup></li><li>• Kidney failure</li><li>• Heart attack<sup>2</sup></li><li>• Stroke<sup>3</sup></li></ul> <p><b>Please see your Plan Summary for details.</b></p> |
| Guaranteed coverage | You and your family members are guaranteed <sup>6</sup> coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.                                                                                                                                                                                                                                       |

## Frequently Asked Questions

### I have a medical plan at work, so why do I need Critical Illness Insurance?

- A. Even the best medical and disability income plans can leave you with extra expenses like medical plan deductibles and co-pays or extra costs for out-of-network care. And if you're out of work because of a disability, it might be that only a portion of your pre-disability income is being paid to you. Many people aren't prepared to handle the extra costs that can come with a critical illness, so having this extra cash as a lump-sum payment may mean less worry for you and your family.

### Can I enroll for this insurance without having a medical exam?

- A. **Yes. Your critical illness coverage is guaranteed,**<sup>6</sup> regardless of your health. You need to be actively at work to be covered. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you think.

### Are benefits paid directly to me or my healthcare provider?

- A. **Benefits will be paid directly to you,** not to the doctors, to the hospitals, or to any other healthcare providers. There's no need to coordinate with any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover or pay.

### When does my coverage begin?

- A. **Your coverage starts on the effective date.** There are no waiting periods for Critical Illness Insurance benefits to begin.

### How do I pay for my coverage and how much will it cost?

- A. **You pay premiums through automatic bank draft deductions,** so you don't have to worry about writing checks or missing payments. **Critical illness insurance is designed to supplement your healthcare and disability plans and may be more affordable than you think.** Exact rates can be found in the enrollment materials provided by your employer.

### If my employment status changes, can I take my coverage with me?

- A. **Yes. This coverage is portable, meaning you can take it wherever you go.** Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.<sup>7</sup>

**Questions? Call Ward Services Customer Support  
1-800-673-6472**

**Scan the code or visit  
[www.wardservices.com/sanluiscoastalUSD](http://www.wardservices.com/sanluiscoastalUSD)  
to schedule your enrollment appointment**



1. Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
2. The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
3. In certain states, the Covered Condition is Severe Stroke.
4. [https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=United+States](https://www.numbeo.com/cost-of-living/country_result.jsp?country=United+States). Accessed May 19, 2024.
5. Eligible Family Members means all persons eligible for coverage as defined in the Certificate.
6. Coverage is guaranteed provided (1) the employee is actively at work and (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.
7. Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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 vary by state. There may be a preexisting condition exclusion. There may be a Benefit Reduction Due to Age provision. There may be a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations and exclusions applicable to MetLife's CII product 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, GPNP10-CI, GPNP14-CI, GPNP19-CI or contact MetLife for more information. Please 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.



**Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166**

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## Critical Illness Insurance

San Luis Coastal Unified School District

Benefits you can use as you see fit, such as to help cover expenses that are not covered by your medical plan.

### Critical Illness Insurance Benefits

| Eligible Individual                        | Benefit Amount                                             | Requirements                                                                                                                                                                                                      |
|--------------------------------------------|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Coverage Options</b>                    |                                                            |                                                                                                                                                                                                                   |
| <b>Employee</b>                            | <b>\$10,000, \$20,000, \$30,000, \$40,000 or \$50,000.</b> | Coverage is guaranteed provided you are actively at work. <sup>1</sup>                                                                                                                                            |
| <b>Spouse/Domestic Partner<sup>2</sup></b> | <b>100% of the Employee's Initial Benefit</b>              | 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 in the Certificate. <sup>1</sup> |
| <b>Dependent Child(ren)<sup>3</sup></b>    | <b>100% of the Employee's Initial Benefit</b>              | 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 in the Certificate. <sup>1</sup>               |

### Benefit Payment

Your plan pays a lump-sum **Initial Benefit** upon the first verified diagnosis of a Covered Condition. Your plan also pays a lump-sum **Recurrence Benefit<sup>4</sup>** for a subsequent verified diagnosis of certain Covered Conditions as shown in the table below. A Recurrence Benefit is only available if an Initial Benefit has been paid for the same Covered Condition. There is a Benefit Suspension Period that applies to Recurrence Benefits. In addition, there is a Benefit Suspension Period that applies to Initial Benefits for different conditions.

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

| Covered Conditions                                                                                                                    | Initial Benefit                               | Recurrence Benefit                               |
|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------|
| <b>Autism Spectrum Disorder Category</b>                                                                                              |                                               |                                                  |
| Autism Spectrum Disorder payable for a covered person (adult or child) for a diagnosis of any severity                                | 25% of Benefit Amount                         | NONE                                             |
| <b>Benign Tumor Category</b>                                                                                                          |                                               |                                                  |
| Benign Brain Tumor                                                                                                                    | 100% of Benefit Amount                        | 100% of Initial Benefit                          |
| <b>Cancer Category</b>                                                                                                                |                                               |                                                  |
| Invasive Cancer                                                                                                                       | 100% of Benefit Amount                        | 100% of Initial Benefit                          |
| Non-Invasive Cancer                                                                                                                   | 25% of Benefit Amount                         | 100% of Initial Benefit                          |
| Skin Cancer                                                                                                                           | 5% of Benefit Amount, but not less than \$250 | 100% of Initial Benefit, but not less than \$250 |
| <b>Coronary Artery Disease Category</b>                                                                                               |                                               |                                                  |
| Coronary Artery Bypass Graft (CABG) - where surgery involving either a median sternotomy or minimally invasive procedure is performed | 50% of Benefit Amount                         | 100% of Initial Benefit                          |
| <b>Childhood Disease Category</b>                                                                                                     |                                               |                                                  |
| Cerebral Palsy                                                                                                                        | 100% of Benefit Amount                        | NONE                                             |



## Critical Illness Insurance

|                                                                                                                                     |                        |                         |
|-------------------------------------------------------------------------------------------------------------------------------------|------------------------|-------------------------|
| Cleft Lip or Cleft Palate                                                                                                           | 100% of Benefit Amount | NONE                    |
| Cystic Fibrosis                                                                                                                     | 100% of Benefit Amount | NONE                    |
| Diabetes (Type 1)                                                                                                                   | 100% of Benefit Amount | NONE                    |
| Down Syndrome                                                                                                                       | 100% of Benefit Amount | NONE                    |
| Sickle Cell Anemia                                                                                                                  | 100% of Benefit Amount | NONE                    |
| Spina Bifida                                                                                                                        | 100% of Benefit Amount | NONE                    |
| <b>Functional Loss Category</b>                                                                                                     |                        |                         |
| Coma                                                                                                                                | 100% of Benefit Amount | 100% of Initial Benefit |
| Loss of: Ability to Speak; Hearing; or Sight                                                                                        | 100% of Benefit Amount | NONE                    |
| Paralysis of 2 or more limbs                                                                                                        | 100% of Benefit Amount | 100% of Initial Benefit |
| <b>Heart Attack Category</b>                                                                                                        |                        |                         |
| Heart Attack                                                                                                                        | 100% of Benefit Amount | 100% of Initial Benefit |
| Sudden Cardiac Arrest                                                                                                               | 50% of Benefit Amount  | NONE                    |
| <b>Infectious Disease Category</b>                                                                                                  |                        |                         |
| <i>For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 3 consecutive days.</i> |                        |                         |
| Bacterial Cerebrospinal Meningitis                                                                                                  | 25% of Benefit Amount  | 100% of Initial Benefit |
| COVID-19                                                                                                                            | 25% of Benefit Amount  | 100% of Initial Benefit |
| Diphtheria                                                                                                                          | 25% of Benefit Amount  | 100% of Initial Benefit |
| Encephalitis                                                                                                                        | 25% of Benefit Amount  | 100% of Initial Benefit |
| Legionnaire's Disease                                                                                                               | 25% of Benefit Amount  | 100% of Initial Benefit |
| Malaria                                                                                                                             | 25% of Benefit Amount  | 100% of Initial Benefit |
| Necrotizing Fasciitis                                                                                                               | 25% of Benefit Amount  | 100% of Initial Benefit |
| Osteomyelitis                                                                                                                       | 25% of Benefit Amount  | 100% of Initial Benefit |
| Rabies                                                                                                                              | 25% of Benefit Amount  | NONE                    |
| Tetanus                                                                                                                             | 25% of Benefit Amount  | 100% of Initial Benefit |
| Tuberculosis                                                                                                                        | 25% of Benefit Amount  | 100% of Initial Benefit |
| <b>Infertility Category</b>                                                                                                         |                        |                         |
| Infertility                                                                                                                         | 25% of Benefit Amount  | NONE                    |
| Adoption or Surrogacy Due to Chronic Infertility                                                                                    | 25% of Benefit Amount  | NONE                    |
| <b>Kidney Failure Category</b>                                                                                                      |                        |                         |
| Kidney Failure                                                                                                                      | 100% of Benefit Amount | 100% of Initial Benefit |
| <b>Major Organ Transplant Category</b>                                                                                              |                        |                         |
| Major Organ Transplant<br><i>For bone marrow, heart, lung, pancreas, and liver</i>                                                  | 100% of Benefit Amount | 100% of Initial Benefit |
| <b>Progressive Disease Category</b>                                                                                                 |                        |                         |
| ALS                                                                                                                                 | 100% of Benefit Amount | NONE                    |
| Alzheimer's Disease                                                                                                                 | 100% of Benefit Amount | NONE                    |
| Multiple Sclerosis                                                                                                                  | 100% of Benefit Amount | NONE                    |
| Muscular Dystrophy                                                                                                                  | 100% of Benefit Amount | NONE                    |
| Parkinson's Disease (Advanced)                                                                                                      | 100% of Benefit Amount | NONE                    |
| Systemic Lupus Erythematosus (SLE)                                                                                                  | 100% of Benefit Amount | NONE                    |
| <b>Severe Burn Category</b>                                                                                                         |                        |                         |
| Severe Burn                                                                                                                         | 100% of Benefit Amount | 100% of Initial Benefit |

## Critical Illness Insurance

| Stroke Category           |                        |                         |
|---------------------------|------------------------|-------------------------|
| Stroke                    | 100% of Benefit Amount | 100% of Initial Benefit |
| Transient Ischemic Attack | 10% of Benefit Amount  | 100% of Initial Benefit |

### \* Notes Regarding Covered Conditions

- Alzheimer's Disease – Please review the Outline of Coverage for specific information about Alzheimer's disease.
- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Coronary Artery Bypass Graft – In certain states, the Covered Condition is Coronary Artery Disease.
- Heart Attack – The Heart Attack Covered Condition pays a benefit for the occurrence of a myocardial infarction, subject to the terms of the certificate. A myocardial infarction does not include sudden cardiac arrest.
- Infectious Disease Covered Condition Category – For an Infectious Disease Category benefit to be payable, the covered person must have been treated for the disease in a hospital for a consecutive number of days as specified in the certificate.
- Major Organ Transplant – In most states, we will not pay a Major Organ Transplant benefit if a covered person is placed on the organ transplant list prior to coverage taking effect and subsequently undergoes a transplant procedure for the same organ while coverage is in effect. Covered organs may vary by state; refer to the Certificate for details. In some states, the condition is Major Organ Failure.
- Stroke – In certain states, the Covered Condition is Severe Stroke.
- The following benefits are not available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.
  - Autism Spectrum Disorder
  - Loss of: Ability to Speak; Hearing; or Sight
  - Paralysis
  - Severe Burn

## Health Screening Benefit

MetLife will provide an annual benefit of \$50 per calendar year for taking one of the eligible screening/prevention measures. The Health Screening Benefit may not be available in all states.

## Example of How Benefits are Paid

The example below illustrates an employee who elected a Benefit Amount of \$50,000.

| Illness – Covered Condition                                | Payment                                        |
|------------------------------------------------------------|------------------------------------------------|
| Heart Attack — first verified diagnosis                    | Initial Benefit payment of \$50,000 or 100%    |
| Kidney Failure – first verified diagnosis, two years later | Initial Benefit payment of \$50,000 or 100%    |
| Heart Attack — second verified diagnosis, four years later | Recurrence Benefit payment of \$50,000 or 100% |

**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

### Questions & Answers

**Q. How do I enroll?**

**A. Enroll for coverage through your employer.**

**Q. Who is eligible to enroll for this critical illness coverage?**

**A. You are eligible to enroll yourself and your eligible family members!**<sup>5</sup> You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

**Q. How do I pay for my critical illness coverage?**

**A. Premiums will be paid through automatic bank draft deductions,** so you don't have to worry about bills or missed payments.

**Q. What happens if my employment status changes? Can I take my coverage with me?**

**A. Yes, you can take your coverage with you.**<sup>6</sup> You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

**Q. Who do I call for assistance?**

**A. Contact a MetLife Customer Service Representative at 1 800- GET-MET8 (1-800-438-6388), Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.**

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<sup>1</sup> Coverage is guaranteed provided (1) the employee is performing all of the usual and customary duties of your job at the employer's place of business or at an alternate place approved by your employer (2) dependents are not subject to medical restrictions as set forth on the enrollment form and in the Certificate.

<sup>2</sup> Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

<sup>3</sup> Dependent Child coverage varies by state. Please contact MetLife for more information.

<sup>4</sup> Review the Disclosure Document or Outline of Coverage/Disclosure Document for information on which Covered Condition may be eligible for a Recurrence Benefit. There may be a Benefit Suspension Period between recurrences of the same Covered Condition, as well as occurrences of different Covered Conditions. There may be a limitation on the number of Recurrence Benefits payable per Covered Condition. We will not pay a benefit for a Covered Condition that is subject to a Benefit Suspension Period. If a Recurrence Benefit is payable for a Cancer Covered Condition, we will not pay such benefit unless the Covered Person has not had symptoms of or been treated for the same cancer for which we paid a benefit during the Treatment Free Period.

<sup>5</sup> Eligible Family Members means all persons eligible for coverage as defined in the Certificate.

<sup>6</sup> Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

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