

## Critical Illness – Frequently Asked Questions

### 1. What is Critical Illness Coverage?

Critical Illness Coverage pays you and any of your covered dependents a lump sum amount, based on the coverage amount you elected, if you receive a diagnosis of any of the covered illnesses. Documentation of the covered medical diagnoses will be required at the time of the claim. Note that all covered conditions do not pay benefits at 100%. Please refer to the Covered Conditions information on the [Critical Illness Page](#).

### 2. How much can I elect?

You can elect Critical Illness in increments of \$10,000, \$20,000, or \$30,000 dollars.

### 3. Who can I cover on the Critical Illness Plan?

You can cover your legal spouse, and any dependent children up to age 26, or age 29 if the dependent is a full-time student at an accredited college, or if your dependent is a disabled dependent and was covered on the plan prior to age 26.

### 4. Do my covered dependents receive the same level of benefit as I do?

No. Your spouse's benefit will be 50% of your initial benefit, and for dependents under the age of 26, the dependent will also receive 50% of your initial benefit. For example, if you elect \$20,000 of coverage, and your dependent is diagnosed with Type 1 Diabetes, a benefit of \$10,000 would be payable.

### 5. If I already have a chronic illness that has been previously diagnosed, am I still eligible for the lump sum benefit?

The answer to this is generally no. For example, if you have had a previous diagnosis of Multiple Sclerosis, this is considered a pre-existing condition. If, however, you had a previous cancer diagnosis, and have been cancer-free for a period of time, you may be eligible to receive benefits. For more information, please contact MetLife at the number listed below.

### 6. Does Critical Illness pay for a lump sum benefit for each covered condition?

Yes. If you or any of your covered family members suffer a heart attack, and then get diagnosed with cancer, each illness is a separate benefit.

### 7. How are the rates for Critical Illness determined and calculated?

The rates for Critical Illness are calculated based on the employee's age as of July 1, 2023, their tobacco status, and the amount of the lump sum benefit they elect. The rates listed on the Critical Illness site are based off per \$10,000 of coverage.

For example, if Tony is 59 as of July 1st, and his spouse is a tobacco user, but he is not, he would not need to choose the tobacco rate. His rates are then based off his age. If Tony then turns 60 in October, his premiums will increase based on the age bracket on the first of the month following his birthday.

### 8. My spouse is also a State Employee. Can I cover her under my plan?

You can cover her on your plan, but she cannot elect her own coverage. Married state employees cannot be dually covered under the Critical Illness benefit.

### 9. My dependent child under the age of 26 is a State employee. Can I cover them under my plan?

You can cover him on your plan, but then he cannot elect his own coverage. State employees and their dependents cannot be dually covered under the Critical Illness benefit.

### 10. My spouse and I are both State employees. Can we each cover our dependent children under the Critical Illness Plan?

No. In no instance may a dependent be dually covered. For example, if you cover your dependent children under the Critical Illness Plan, your spouse cannot cover them.

### 11. Who should I contact for additional questions regarding the Critical Illness Plan?

Please contact MetLife Customer Service at 1.800.438.6388, Monday through Friday from 8:00 a.m. – 8:00 p.m. Eastern Standard Time.