

Big enhancements to your MetLife Critical Illness plan.

**More covered conditions. Bigger benefits.¹
Greater protection for you and your family.**

We've made exciting updates to your Critical Illness insurance to give you even more value.



Here's what's new and improved for 2026

New covered conditions

Your plan now covers several additional serious illnesses and conditions, expanding your protection for you and your loved ones.

Highlights include:

- Benign brain tumor
- Skin cancer²
- Cleft lip or cleft palate
- Type 1 diabetes
- Down syndrome
- Spina bifida
- Loss of ability to speak, hear or see
- Paralysis of two or more limbs
- Sudden, cardiac arrest
- Severe burn
- Parkinson's disease (advanced)
- Transient ischemic attack
- And more infectious diseases⁵ such as COVID-19⁶, sepsis, Lyme disease and MRSA

Increased benefit amounts

Some conditions now pay a higher initial benefit³, increased from **25% to 100% of your benefit amount**.

Examples include:

- Cerebral palsy
- Cystic fibrosis
- Sickle cell anemia
- ALS

Recurrence benefits expanded

The recurrence benefit⁴ continues to offer protection if the same illness happens again; and now applies to **more covered conditions**.

Examples include:

- Tuberculosis
- Bacterial cerebrospinal meningitis
- Necrotizing fascitis

Learn more



Visit mybenefits.metlife.com to see a full list of covered conditions, benefit amounts and plan details.

Why it matters

These updates mean more financial support when you need it most, helping your focus on recovery, not bills.

1 Not all Covered Conditions are available in all states. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

The benefit amount payable for each Covered Condition varies. Please review the Disclosure Statement or Outline of Coverage/Disclosure Document for details.

2 Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.

3 Initial Benefit means the benefit that is payable for a covered condition the first time that it occurs while coverage is in effect. The Initial Benefit amount is expressed as a percentage of the elected Benefit Amount..

4 Please 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.

5 For a benefit to be payable, the covered person must have been treated for the disease in a hospital for 5 consecutive days.

6 COVID-19 is covered under the Infectious Disease Category. For an Infectious Disease Category benefit to be payable, the covered person must have been treated for the disease in a hospital for the consecutive number of days specified in the Certificate.

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.