



Help supplement your healthcare coverage with critical illness insurance.

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

**You asked.
We answered.**

What do I need to know about the new critical illness plan? Find out with some FAQs

Why are you converting my critical illness insurance coverage (CII)?

A. Catholic Health System of Long Island is always looking for ways to enhance our current benefits offering. As such, we are partnering with MetLife to give employees access to a new, enhanced CII product. Transitioning current participants (employees and their dependents) is a winning proposition for everyone.

I like the old plan; do I have to move?

A. Yes, Catholic Health System of Long Island believes that the new enhanced plan will better serve our employees. We prefer that all of our employees have access to the same benefits, therefore moving all of our employees to the new plan makes the most sense.

Tell me about the new plan.

A. MetLife Critical Illness Insurance provides you with a lump-sum benefit in the event you or a covered family member is diagnosed with one of the following covered medical conditions (as defined by the group certificate):

- Cancer¹
- Heart Attack²
- Stroke³
- Coronary Artery Disease⁴
- Alzheimer's Disease
- Kidney Failure

In addition, the new plan also offers the following benefits:

- MetLife's benefit for skin cancer has been increased from 5% to 25%.
- Finally, under the new plan, the insured will receive **a combination of initial payments and recurrence payments** with a 700% total lifetime maximum until a Total Benefit Amount is reached, not to exceed \$500,000.

You can still use the lump-sum payment in any way that you want.

What are my coverage options?

A. Employee: Benefit of \$10,000, \$20,000, \$30,000 or \$40,000 **Spouse/Domestic partner⁵ and Dependent children⁶:** 100% of employee amount

Weren't these benefits included under the old plan?

A. No, under your old plan, there were fewer covered conditions, and it included a 500% Total Benefit Amount (total lifetime maximum). Your plan also now offers a higher initial benefit payment of up to 25% instead of 5% on skin cancer.

How does the new MetLife CII plan work?

A. If you are diagnosed with one of the Covered Conditions and meet all the group certificate requirements, you will receive an Initial Benefit up to 100% of the Selected Benefit Amount for the covered condition. Your plan pays a Recurrence Benefit⁷ equal to up to 100% the Initial Benefit for the following covered conditions: Heart Attack,² Stroke,³ Coronary Artery Bypass Graft,⁴ Invasive Cancer, Non-Invasive Cancer,¹. 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. A Recurrence Benefit is payable one time per covered condition. Initial Benefits and Recurrence Benefits will be paid until the Total Benefit Amount has been reached. Your Total Benefit Amount is 700% of the elected Benefit Amount. There is no waiting period required for coverage.

How much does the new plan cost?

A. Employees and their covered dependents will see a rate reduction under the new plan. Please check with your plan administrator for further details or call 844-638-2454 (844-MET-CHLI)

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How can I get more information?

A. You may access your new certificate of coverage on the MyBenefits website with detailed information about your enhanced plan starting 1/1/2026. Detailed information regarding the change in coverage is under the section titled "Special Rules for Covered Persons Previously Insured under Another Insurance Policy to the Group Policyholder."

**Questions? Please call
844-638-2454 (844-MET-CHLI)**

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. In certain states, the Covered Condition is Coronary Artery Disease.
5. Coverage for Domestic Partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.
6. Dependent Child coverage varies by state. Please contact MetLife for more information.
7. 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.

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.

