

## HERITAGE BENEFITS

# Voluntary Critical Illness Insurance

Voluntary Critical Illness offered through MetLife provides a lump sum benefit payment upon diagnosis of any qualified critical illnesses listed under covered conditions.

Benefits are paid directly to you when you need it most. The benefits are paid even if medical insurance is paying 100% of the cost. Your cost is based on your age and amount of coverage you select. There will be cost adjustments as you age. You must elect coverage for yourself to cover your spouse and/or children.

Below is a few covered conditions, Please see the MetLife Benefit Summary for a schedule of benefits and information regarding limitations and exclusions. Please refer to MetLife summary for a full list of covered conditions.

### PREMIUM PER \$1,000 OF COVERAGE

Attained Age	Employee Only	Employee + Spouse	Employee + Children	Family Coverage
Under 25	\$0.42	\$0.66	\$0.63	\$0.87
25-29	\$0.49	\$0.76	\$0.70	\$0.97
30-34	\$0.59	\$0.91	\$0.81	\$1.13
35-39	\$0.74	\$1.12	\$0.95	\$1.34
40-44	\$0.99	\$1.49	\$1.20	\$1.71
45-49	\$1.35	\$2.04	\$1.56	\$2.26
50-54	\$1.85	\$2.87	\$2.06	\$3.08
55-59	\$2.48	\$3.94	\$2.69	\$4.15
60-64	\$3.37	\$5.44	\$3.59	\$5.66
65-69	\$4.61	\$7.53	\$4.83	\$7.74
70-74	\$6.28	\$10.17	\$6.50	\$10.38
75+	\$8.96	\$14.19	\$9.18	\$14.40

Coverage	Benefit Amounts	Guaranteed Income Amounts
Employee	\$15,000 or \$30,000	Coverage amounts guaranteed provided the employee is actively at work guaranteed provided the employee is actively at work.
Spouse	50% of Employee Election	
Children	50% of Employee Election	

Covered Conditions	Initial Benefit	Recurrence Benefit
<b>Cancers 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	None
<b>Cardiovascular Disease Category</b>		
Coronary Artery Bypass Graft (CA BG) where surgery involving either a median sternotomy or minimally invasive procedure is performed	50% 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	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