

# Providing comfort whatever happens



# Be prepared for rising medical costs

With rapid advances in medical research and treatments, the chances of surviving a serious medical condition like cancer or a heart attack are now very high. However, the costs associated with treatment have also risen significantly. MetLife's Critical Care plan provides critical financial support in times of great stress resulting from a critical illness and enables you and your family to continue living comfortably.



## Have you considered:

- what would happen if you are no longer able to work and support your family?
- if a critical illness would compromise your lifestyle and financial stability?
- if you can afford the medical expenses and support to survive a critical illness?

A medical bill can go beyond your financial means. It is therefore important to set aside a little of your savings to get the coverage that you and your loved ones need.

## Facts and Statistics<sup>1</sup>

- 1 in 5 people will suffer from a serious illness at some stage in their life
- 1 in 8 people will contract cancer before age 65
- 80% of all heart attack victims survive
- 70% of people will survive a stroke
- Open Heart Surgery may cost over USD 50,000<sup>2</sup>

Source: <sup>1</sup> British Medical Journals; <sup>2</sup> Forbes

# Benefits of Critical Care

## Lump Sum Payment – Critical Illness

Following the first 90 days waiting period of the policy, a lump sum amount based on the coverage chosen is payable immediately upon diagnosis of any of the 32 covered critical illnesses listed in this brochure. This one time payment will help you pay for expensive medical treatments and protect your family's financial well-being.

## Lump Sum Payment - Loss of Life / Dismemberment / Permanent Total Disability due to Accident

A lumpsum benefit of USD 15,000 is payable in case of Loss of Life or Dismemberment or Permanent Total Disability due to an accident. (Dismemberment pay out follows the percentage specified in the Supplementary Contract).

## Tele-medicine / E-consultation

A service offered by World Care International giving you access to:

- a second medical opinion or a case management consultation from renowned medical centres in the USA specialising in the treatment of seriously complicated conditions (e.g. Johns Hopkins, Harvard Med, Cleveland Clinic and more).
- Teleradiology, Patient Management Consultation and Pathology.

## Provision of Funds

The money you receive can be used for a whole host of expenses that you would barely think about when you are fit.

- Lost of income of the critical illness survivor
- Home healthcare needs
- Lost of income and work time for your spouse or other caregivers
- Housekeeping or childcare expenses
- Co-pays and deductibles that are not covered by traditional insurance

## Frequently asked questions

### Who is eligible to apply?

This plan is offered to anyone in good health and between 18 and 59 years of age. It's renewable up to the age of 74. The policy will expire immediately following the 75th birthday of the insured.

### Do I need medical examination?

MetLife may send you for a full medical check-up for which MetLife will bear the costs.



Critical Illness - Annual Premium						
Benefits & Premium Table						
USD	250,000	200,000	150,000	100,000	25,000	15,000
Age	Premium					
Up to 24	1,385	1,111	837	563	N/A	N/A
25 to 29	1,848	1,481	1,115	748	198	N/A
30 to 34	2,568	2,057	1,547	1,036	270	N/A
35 to 39	3,848	3,081	2,315	1,548	398	245
40 to 44	6,053	4,845	3,638	2,430	619	377
45 to 49	7,890	6,315	4,740	3,165	803	488
50 to 54	10,765	8,615	6,465	4,315	1,090	660
55 to 59	13,765	11,015	8,265	5,515	1,390	840

AD/PPD/PTD - Annual Premium		
Benefit Amount	Occupational Class	Premium Age 18-59
USD 15,000	A	37.50
	B	46.95
	C	56.25
	D	75.00

A policy fee of USD 5 will be collected along with the application form.

Critical Illness - 5 Year Single Premium						
Benefits & Premium Table						
USD	250,000	200,000	150,000	100,000	50,000	25,000
Age	Premium					
Up to 24	2,318	1,868	1,418	968	518	N/A
25 to 29	3,128	2,516	1,904	1,292	680	N/A
30 to 34	4,568	3,668	2,768	1,868	968	518
35 to 39	7,808	6,260	4,712	3,164	1,616	842
40 to 44	13,343	10,688	8,033	5,378	2,723	1,395
45 to 49	23,243	18,608	13,973	9,338	4,703	2,385
50 to 54	31,230	24,998	18,765	12,533	6,300	3,184
55 to 59	50,805	40,658	30,510	20,363	10,215	5,141

AD/PPD/PTD - 5 Year Single Premium						
Benefit Amount	Occupational Class	Age				
		18-55	56	57	58	59
USD 15,000	A	168.75	180.30	192.00	203.55	215.25
	B	211.35	225.00	239.10	253.20	267.30
	C	253.20	273.60	294.15	314.70	335.25
	D	337.50	359.10	380.70	402.30	423.90

A policy fee of USD 15 will be collected along with the application form.

### Are there any exclusions?

Pre-existing medical conditions are excluded. Also, normal exclusions that apply to most insurance policies are applicable.



### Is there a waiting period before I can claim for a critical illness?

Yes. The waiting period is the first 90 days of the policy. Claims occurring after the waiting period will be paid immediately upon diagnosis of the covered critical illness.

Waiting period is not applicable for Loss of Life / Dismemberment / Permanent Total Disability due to accident.



### Will my coverage continue if I relocate to another country?

Yes. This policy offers worldwide coverage\* and will be kept in force even if you relocate to another country.

\*Coverage and benefits cannot be provided in countries under the "International Sanction" list.



### How can I pay my premiums?

Premiums can be paid semi-annually or annually. For additional savings, Single Premium payments can be made for a five-year policy. Cash of up to 2000 USD, cheques, credit cards and bank standing orders are all accepted payment methods.

AD/PPD/PTD may be renewed at the age of 60 by paying a higher premium for Loss of Life / Dismemberment / Permanent Total Disability due to Accident, which will be communicated by the Company, at that time.

The premium charged at age 60 may continue till age 75 for Loss of Life / Dismemberment / Permanent Total Disability;

Upon reaching age 70, the Benefits under Loss of Life / Dismemberment / Permanent Total Disability will be reduced to 50%, while maintaining the same premium.



## What are the covered critical illnesses?

Your coverage will provide you with vital financial support if you are diagnosed with any of the following critical illnesses:

1. Stroke
2. Cancer
3. First Heart Attack
4. Coronary Artery Bypass Surgery
5. Heart Valve Surgery
6. Surgery to Aorta
7. Fulminant Hepatitis
8. End Stage Liver Failure
9. Primary Pulmonary Hypertension
10. End-stage Lung Disease
11. Kidney Failure
12. Major Organ / Bone Marrow Transplant
13. Aplastic Anaemia
14. Total Loss of Hearing (Deafness)
15. Total Loss of Speech
16. Muscular Dystrophy
17. Alzheimer's Disease / Severe Dementia
18. Motor Neurone Disease
19. Parkinson's Disease
20. Brain Tumor
21. Head Trauma
22. Bacterial Meningitis
23. Blindness (Total Loss of Sight)
24. Coma
25. Major Burns
26. Multiple Sclerosis
27. Total Paralysis (Loss of use of Limbs)
28. Poliomyelitis
29. Encephalitis
30. Apallic Syndrome
31. Progressive Scleroderma
32. Systemic Lupus Erythematosus with Lupus Nephritis

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