



NYSPFFA MetLife Critical Illness Plan

\$10,000.00 lump sum payment upon initial diagnosis from your doctor or medical provider. Application is guaranteed acceptance, no medical questions or exam required!

<i>Benefit for Covered Conditions</i>	<i>Initial Benefit</i>	<i>Reoccurrence Benefit</i>
Alzheimer's Disease	100% of Benefit Amount	None
Coronary Artery Disease	100% of Benefit Amount	None
Full Benefit Cancer ¹	100% of Benefit Amount	100% of Benefit Amount
Partial Benefit Cancer ²	25% of Benefit Amount	25% of Benefit Amount
Heart Attack	100% of Benefit Amount	100% of Benefit Amount
Kidney Failure	100% of Benefit Amount	None
Major Organ Transplant	100% of Benefit Amount	100% of Benefit Amount
Stroke	100% of Benefit Amount	100% of Benefit Amount
Skin Cancer Benefit*	5% of Benefit Amount	None

*Skin Cancer - Metastasized = 100%

Enroll today!

Return the enrollment form to our insurance administrator Nicole Reid at the union office.

NYSPFFA

Attn: Critical Illness
174 Washington Ave
Albany, NY 12210

Phone: 518.436.8827

Fax: 518.436.8830

No incremental payments based on treatments prescribed. One large lump sum payment of \$10,000.00 upon initial diagnosis.

¹ **Full Benefit Cancer:** means the presence of one or more malignant tumors characterized by the uncontrollable and abnormal growth and spread of malignant cells with invasion of normal tissue provided that a Physician who is Board Certified in the medical specialty that is appropriate for the type of cancer involved has determined that:

- Surgery, radiotherapy, or chemotherapy is medically necessary;
- There is metastasis; or
- The patient has terminal cancer.

² **Partial Benefit Cancer:** means one of the following conditions that meets the TNM Staging classification and other qualifications specified below:

- Carcinoma in situ classified as TisNOMO, provided that Surgery, radiotherapy or chemotherapy has been determined to be medically necessary by a Physician who is Board Certified in the medical specialty that is appropriate for the type of carcinoma in situ involved;
- Malignant tumors classified as T1NOMO or greater which are treated by endoscopic procedures alone;
- Malignant melanomas classified at T1NOMO, for which pathology report shows maximum thickness less than or equal to 0.75 millimeters using the Breslow method of determining tumor thickness; and
- Tumors of the prostate classified as T1bNOMO, or T1cNOMO, provided that they are treated with radical prostatectomy or external beam radiotherapy.

NYSPPFA Critical Illness Cost

Weekly Cost

Age Class	Member Only		Member + Children		Member + Spouse		Member + Spouse + Children	
	MetLife		MetLife		MetLife		MetLife	
< 25	\$1.13		\$1.50		\$1.85		MetLife	
25-29	\$1.13		\$1.50		\$1.85		\$2.22	
30-34	\$1.57		\$1.96		\$2.45		\$2.22	
35-39	\$2.24		\$2.61		\$3.39		\$2.84	
40-44	\$3.53		\$3.90		\$5.19		\$3.76	
45-49	\$5.15		\$5.52		\$7.45		\$5.56	
50-54	\$7.29		\$7.66		\$10.45		\$7.82	
55-59	\$9.76		\$10.13		\$13.92		\$10.82	
60-64	\$14.03		\$14.40		\$19.87		\$14.26	
65-69	\$20.15		\$20.52		\$28.52		\$20.24	
70 +	\$28.78		\$29.17		\$41.01		\$28.92	
							\$41.42	

Bi-Weekly Cost

Age Class	Member Only		Member + Children		Member + Spouse		Member + Spouse + Children	
	MetLife		MetLife		MetLife		MetLife	
< 25	\$2.26		\$3.00		\$3.69		MetLife	
25-29	\$2.26		25-29		\$3.69		\$4.43	
30-34	\$3.14		30-34		\$4.89		\$4.43	
35-39	\$4.48		35-39		\$6.78		\$5.68	
40-44	\$7.06		40-44		\$10.38		\$7.52	
45-49	\$10.29		45-49		\$14.91		\$11.12	
50-54	\$14.58		50-54		\$20.91		\$15.65	
55-59	\$19.52		55-59		\$27.83		\$21.65	
60-64	\$28.06		60-64		\$39.74		\$28.52	
65-69	\$40.29		65-69		\$57.05		\$40.48	
70 +	\$57.55		70 +		\$82.02		\$57.83	
							\$82.85	