

DISCLOSURES

Except AR, CA, CT, ID, ME, NH, NJ, NY & UT situs

Your Critical Illness certificate provides limited benefits. Read your certificate carefully when you receive it. MetLife's Group Critical Illness product is intended to supplement, and is not a substitute for, comprehensive medical coverage. By enrolling for Critical Illness Insurance, if I am a resident of AR, CT, ID, NH or UT, I declare that no person proposed for Critical Illness coverage is covered under any Title XIX program (Medicaid or similarly named program). I acknowledge I received a Shopper's Guide to Cancer Insurance; and I received and read a copy of the outline of coverage or other disclosure document for the group Critical Illness plan. In addition, I have read the enrollment documentation and declare all information I have given is true and complete to the best of my knowledge and belief; I have read the applicable Fraud Warning(s) provided.