

Critical Illness Insurance

Benefits you can use as you see fit, such as to help cover expenses that are not covered by your medical plan.

Critical Illness Insurance Benefits

| Eligible Individual | Benefit Amount | Requirements |
|--|--|---|
| Coverage Options | | |
| Peace Officer and/or Firefighter Retiree members of Texas Municipal League Intergovernmental Risk Pool | The lesser of one times the basic annual earnings on file prior to retirement rounded to the next higher \$1,000, or \$100,000 | 3 Years of consecutive coverage is provided as Employer Paid when you have retired on or after 1/1/2026 |

Benefit Payment

Your plan pays a lump-sum benefit upon the first verified diagnosis of each Covered Condition that occurs within the first three years of your retirement. Please refer to the table below for the percentage benefit payable for each Covered Condition.

| Covered Conditions* | One Time Benefit |
|--|------------------------|
| Cancer Category | |
| Type A Cancer: cancer that originates at the stomach, colon, rectum, skin (excluding malignant melanoma), prostate, testis, or brain | 100% of Benefit Amount |
| Type B Cancer: non-Hodgkin's lymphoma | 100% of Benefit Amount |
| Type C Cancer: multiple myeloma | 100% of Benefit Amount |
| Type D Cancer: malignant melanoma | 100% of Benefit Amount |
| Type E: renal cell carcinoma | 100% of Benefit Amount |
| Heart Attack Category | |
| Heart Attack | 100% of Benefit Amount |
| Stroke Category | |
| Stroke | 100% of Benefit Amount |

* Notes Regarding Covered Conditions

MetLife will not pay a benefit for a Covered Condition that is diagnosed prior to the coverage effective date.

- Cancer – Please review the certificate for specific information about cancer benefits. In most states, not all types of cancer are covered.
- Heart Attack – 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.
- Stroke – In certain states, the Covered Condition is Severe Stroke.



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Example of How Benefits are Paid

The example below illustrates an employee whom has a Benefit Amount of \$100,000.

| Illness – Covered Condition | Payment |
|---|--|
| Heart Attack — first verified diagnosis, year one of coverage | Initial Benefit payment of \$100,000 or 100% |
| Stroke – first verified diagnosis, year two of coverage | Initial Benefit payment of \$100,000 or 100% |

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

Question & Answer

Q. Who do Retirees call for assistance?

A. Retirees can call 1-800-313-7008 or email TXHB4144@amwins.com

Insurance Rates

MetLife offers group rates, your employee rates are outlined below.

Monthly Premium per \$1,000 of Coverage

| Age | Employee Only |
|-------|---------------|
| <25 | \$0.06 |
| 25–29 | \$0.08 |
| 30–34 | \$0.14 |
| 35–39 | \$0.25 |
| 40–44 | \$0.46 |
| 45–49 | \$0.73 |
| 50–54 | \$1.15 |
| 55–59 | \$1.73 |
| 60–64 | \$2.41 |
| 65–69 | \$3.14 |
| 70–74 | \$4.01 |
| 75–79 | \$4.75 |
| 80–84 | \$5.30 |
| 85+ | \$5.54 |

Rates will increase when a Covered Person reaches a new age band. Rates are subject to change.

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. Attained Age rates will increase when a Covered Person reaches a new age band. Rates are subject to change. For complete details of coverage and availability, please refer to the group policy form GPNP15-3T-TRUST-NER 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.

