



New Benefit-Metlife Critical Illness Insurance

From Employee Benefits <eb@neisd.net>

Date Fri 10/10/2025 9:07 AM

 4 attachments (2 MB)

North East ISD Critical Illness_FAQ Flyer_TX_Spanish-US.pdf; North East ISD Critical Illness Brochure_TX_Spanish-US (1).pdf; MetLife Critical Illness Brochure.pdf; MetLife Critical Illness FAQs.pdf;

Dear North East ISD Employee,

New for 2026!

We are excited to introduce an important addition to your employee benefits package:

MetLife Critical Illness Insurance

What is MetLife Critical Illness Insurance?

MetLife Critical Illness Insurance offers a lump-sum payment upon diagnosis of a covered critical illness, such as cancer, heart attack, stroke, kidney failure, major organ transplant, and more. This benefit is paid directly to you, giving you the flexibility to use the funds however you see fit—whether for medical expenses, household bills, or other needs during your recovery.

Coverage options: \$10,000, \$20,000 or \$30,000.

How It Benefits You

This insurance complements your existing medical coverage and provides several key advantages:

- **Financial Flexibility:** The lump-sum payment can help cover out-of-pocket costs like deductibles, copays, or out-of-network treatments, as well as non-medical expenses such as mortgage payments, childcare, transportation, or daily living costs.
- **Guaranteed Coverage:** Enrollment is simple, with no medical exams or health questions required during eligible enrollment periods, ensuring you and your eligible family members (spouse and children under 26) can secure coverage easily.
- **Portability:** If you change jobs or retire, you can take your coverage with you, maintaining this valuable protection without interruption (subject to policy terms).
- **No Waiting Period:** Benefits are available immediately after coverage begins, so you're protected right away.

Enroll from October 6-20, 2025

For additional details, including covered conditions and plan options, please refer to the MetLife Critical Illness Insurance resources attached to this email.