Dear [employee name]:

Our records indicate that you are currently enrolled in Critical Illness Insurance through Purdue University (via UNUM). Effective July 1, 2017, your Critical Illness Insurance coverage will be provided through MetLife. This change will result in reduced premiums for this coverage.

Your coverage will be automatically transferred to the MetLife plan, effective July 1, 2017, and no action is required by you. Purdue has completed a careful analysis of the plan details prior to moving to the MetLife plan as compared to your current coverage. Please review the enclosed Plan information for details on the MetLife plan. Please note that:

- Convenient payroll deduction will continue at the new reduced rates
- Critical Illness premiums are based on your age at the time you enroll; MetLife will continue your premiums based on your age at the time you originally enrolled

If you choose not to continue your coverage through MetLife, contact Human Resources at Purdue by calling (765) 494-2222, or via email at hr@purdue.edu, or secure email at www.purdue.edu/hr/help to explore the options available to you on your current coverage.

Soon you will receive a certificate in the mail from MetLife outlining your coverage details. Please review it carefully. If you have any questions or want to learn more, please call MetLife at 1 800 GET – MET 8, Monday through Friday, 8:30 a.m. to 6 p.m. ET.

Sincerely,

Alan Hirschberg
Vice President
Accident & Health Worksite Benefits
MetLife

Teresa Schnarr
Associate Director
Benefits Services
Purdue University
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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which benefits will not be paid for a recurrence. MetLife’s Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife’s Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents’ coverage, if applicable, will be based on the covered person’s age at the time of that increase’s effective date. Rates are subject to change for MetLife’s Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions can be found in the applicable Disclosure Statement or Outline of CoverageDisclosure Document available at the time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife’s Issue Age CII product is pending regulatory approval.

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.