

HOW YOUR COVERAGE WORKS

The Metropolitan Life Insurance Company's ("MetLife") Long-Term Care Insurance policies are designed to help pay for care wherever you need it, as soon as you are eligible for benefits. Once you are determined to be eligible for benefits and complete any applicable elimination period, a MetLife Nurse Care Manager is available to help you with important decisions about your care. If you do not have a care provider, your Nurse Care Manager can help identify resources available in your community and help you and your family coordinate your care.

The Registered Nurses who serve as our Nurse Care Managers have worked extensively in the community and have backgrounds that include experience with nursing homes/facilities, adult day health care and home care. These caring professionals provide a level of expertise and support you simply won't find with other companies. You may call your Nurse Care Managers directly with any questions or issues.

You will be eligible for benefits when it is determined that you require substantial assistance with two out of the six activities of daily living ("ADLs"), or suffer from a severe cognitive impairment that requires substantial supervision. A licensed health care practitioner must certify to this. No prior hospitalization is required. The services you receive must be part of a written plan of care prepared by a licensed health care practitioner of your choice. The need for ADL assistance must be expected to last for a period of 90 days. The ADLs are eating, dressing, bathing, toileting, transferring in and out of bed or a chair, and continence.

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, waiting periods, reductions of benefits and terms for keeping them in-force. A MetLife Representative/Insurance Agent/Producer can provide you with complete costs and details.

This brochure describes coverage offered by MetLife policies. Coverage may be offered by the following MetLife policies: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage is offered by the above-referenced policy numbers followed by the state's 2-letter abbreviation. Please note that policy form LTC2-FAC is not available in GA, OR, RI and VT.

Policies At-A-Glance

Metropolitan Life Insurance Company ("MetLife")



- Value**
- Ideal**
- Premier**
- Facilities-Only**

have you met life today?®



Metropolitan Life Insurance Company
 200 Park Avenue
 New York, NY 10166
www.metlife.com

MetLife Offers a Choice of Flexible Policies... You're Sure to Find One That's Right for Your Needs.

Policy Features At-A-Glance	Facilities-Only ⁽¹⁾	Value	Ideal	Premier
How Benefits are Paid	MONTHLY REIMBURSEMENT <i>You are reimbursed for covered services up to your Monthly Benefit Amount ("MBA"). (MBA is derived by selecting a Nursing Home Daily Benefit Amount ("DBA") and multiplying it by the number of days in a calendar month.)</i>	DAILY REIMBURSEMENT <i>You are reimbursed for covered services up to your Daily Benefit Amount (DBA).</i>	MONTHLY REIMBURSEMENT <i>You are reimbursed for covered services up to your Monthly Benefit Amount (MBA). (MBA is derived by selecting a Nursing Home Daily Benefit Amount (DBA) and multiplying it by the number of days in a calendar month.)</i>	CASH PAYMENT <i>You are paid your Daily Benefit Amount (DBA) regardless of whether services are provided each day, and without having to submit bills.</i>
Maximum Nursing Home Daily Benefit Amount (DBA)⁽²⁾	Maximum Daily Benefit Amount (DBA) \$50-\$400 per day (in \$10 increments)	Maximum Daily Benefit Amount (DBA) \$50-\$400 per day (in \$10 increments)	Maximum Daily Benefit Amount (DBA) \$50-\$400 per day (in \$10 increments)	Maximum Daily Benefit Amount (DBA) \$50-\$400 per day (in \$10 increments)
Benefit Period⁽³⁾ Selections	2,3,4,5,7 years, or Unlimited	2,3,4,5,7 years, or Unlimited	2,3,4,5,7 years, or Unlimited	2,3,4,5, or 7 years
Home Care or Community Based Care Benefit⁽⁴⁾ (Under the Premier policy, this is referred to as the Basic Daily Benefit Amount.)	N/A	Choice of 100%, 75%, or 50% of Maximum Nursing Home DBA	Choice of 100%, 75%, or 50% of Maximum Nursing Home DBA	Choice of 100%, 75%, or 50% Maximum Nursing Home DBA
Assisted Living Facility/Residential Care Facility⁽⁴⁾	100% of DBA	Equal to your Home and Community Care Benefit	100% of DBA	100% of DBA
Elimination Period⁽⁵⁾: The number of days you must be chronically ill and receive primary (covered) services prior to certain benefits becoming payable.	Choice of 20, 45, or 100 days	Choice of 20, 45, or 100 days	Choice of 20, 45, or 100 days	Choice of 20, 45, or 100 days (receipt of covered services is not required) ⁽⁶⁾
Caregiver Training: A reimbursement to train an informal caregiver, such as a family member, to provide care for you in your home (up to 5x your selected Maximum Nursing Home DBA per life of the policy).	✓	✓	✓	You decide how to spend the Cash Payment you receive under the Premier policy. You can use your payments for these services or any others you decide are necessary.
Respite Care: A payment up to 100% of your Maximum Nursing Home DBA, for up to 21 days per year, to temporarily relieve an informal caregiver should they need time off.	N/A	✓	✓	
Transition Expense Allowance: This payment is designed to help you adjust to your new lifestyle by helping you pay for items such as home modifications, as well as reimburses for certain out-of-pocket costs during your elimination period. (Up to 15x Maximum Nursing Home DBA per life of the policy.)	✓	N/A	✓	
Supportive Services⁽⁷⁾: A payment for services, such as shopping or meal preparation, that enables you to remain at home (up to 1x your Home Care DBA per month).	N/A	N/A	✓	

Sample Premium Discounts Available:

- 30% Spousal/Domestic Partner Discount** will be applied when both you and your Spouse⁽⁸⁾ apply and are accepted for coverage, for as long as both policies remain in-force.
- 15% Marital Discount** is applied if both you and your Spouse or Domestic Partner apply but only one Spouse or Domestic Partner is accepted for coverage - or you are married or are part of a Domestic Partnership and have applied alone.
- 15% Residential Discount** is available when two people living in the same household apply and both are accepted for coverage. (This discount may not be combined with Spousal or Marital Discount.)

Not all discounts may be available in all states.

(8) "Spouse" can include a Civil Union Partner or Domestic Partner, where permitted by law.

Available Riders:

- ✓ **Benefit Increase Riders**
 - 5% Automatic Compound Inflation Protection
 - 5% Automatic Simple Inflation Protection
 - Future Purchase
- ✓ **Policy Riders**
 - Nonforfeiture Coverage
 - Paid-up Survivorship
 - Restoration of Benefits
 - Return of Premium
 - Shared Care
 - Indemnity
 - Calendar Day
 - Home Care Elimination Period Waiver
- ✓ **Flex-Pay Riders**
 - Ten-Year Premium Payment
 - Reduced-Pay at Age 65
 - Paid-up Premiums at Age 65
 - Double-Pay First Year

Not all riders available with all policies or in all states.

(1) Not available in Georgia, Oregon, Rhode Island, or Vermont. In New York, the Facilities-Only policy is referred to as the "Nursing Home Insurance Only" policy. In Wisconsin, the Facilities-Only policy is referred to as the "Nursing Home Policy."

(2) In New York, DBA's are: \$70-\$400 Upstate, \$100-\$400 Metro. In Wisconsin, DBA's are \$60-\$400. In California, DBA's are \$90-\$400.

(3) Two-year Benefit Period Multiplier not offered in: Arizona, Florida and Massachusetts.

(4) In Kansas, under the Value policy, only 100% of your Nursing Home/Facility Maximum DBA is offered for Home Care and in an Assisted Living Facility. In Rhode Island and South Carolina, under the Value and Ideal policies, only 100% of your Nursing Home/Facility Maximum DBA is offered.

(5) 100 day Elimination Period is not available in Georgia.

(6) The Premier policy has a Calendar Day Elimination Period.

(7) Not applicable in Massachusetts.