

Preparing for the Future



MetLife[®]



MetLife is an Approved Participant in

P The Connecticut
PARTNERSHIP
FOR LONG-TERM CARE™

How Will You Live in the Future?



Long-term care planning should be an essential part of every individual's continuing retirement plan. Choosing a Connecticut Partnership policy from Metropolitan Life Insurance Company (MetLife) can help you in obtaining a financially secure future. You can have total confidence in MetLife's ability to provide you with a policy that matches your specific needs and lifestyle today and well into the future.

Connecticut Partnership policies are designed to provide residents with quality long-term care insurance protection. Should you need long-term care, your Connecticut Partnership policy will pay for your care in the same way other high quality long-term care insurance policies would. However, unlike a traditional non-Partnership policy, each dollar your MetLife Partnership policy pays in benefits for your care is protected from the Medicaid "spend down" rules.⁽¹⁾

Sometimes, care is still needed even after a Partnership policy is exhausted. If this situation occurs, you can apply for Medicaid assistance to help pay for the costs of your continued long-term care. You may be required to apply a portion of your income towards the cost of your care. However, the assets you have protected by purchasing a Partnership policy remain yours for use by your spouse or your loved ones.

Preparing for the future by assessing your long-term care needs and goals can help ensure your financial independence. Planning for tomorrow by purchasing a Connecticut Partnership policy from MetLife today is one way to help protect your assets.

⁽¹⁾ The benefits paid out under a Partnership policy are added to the Medicaid asset exemptions. (You may still need to spend some of your own assets to get to the exemption level.)

• Not a Deposit or Other Obligation of Bank • Not FDIC - Insured • Not Insured by any Federal Government Agency
• Not Issued, Guaranteed or Underwritten by Bank or FDIC • Not a Condition to the Provision or Term of any Banking Service or Activity • Policy is an Obligation of the Issuing Insurance Company

Understanding Long-Term Care

You're preparing to live a long life. You've made sound investment decisions to help ensure a stable and comfortable financial future for yourself and your family. However, planning for longevity also means planning for proper care and taking steps to ensure your independence.

Perhaps you are someone who has already seen or heard what it's like to need long-term care services. Maybe you are a couple looking ahead to a comfortable future together at home. Or maybe you're looking to maintain your independence and quality of life in retirement.

Whatever your situation is, now is the time to consider how your life might change should you experience an injury or illness that requires long-term care services. Getting ill is something that no one likes to think about – something that no one thinks will happen to them. The fact is, people are living longer than ever. The older you are, the greater the likelihood you'll need long-term care at some point in your life.

Why Long-Term Care is Unique

One of the most important things to understand about long-term care is that it's different from practically any other type of care you're likely to know about. It encompasses a broad range of medical and non-medical prolonged care. Long-term care is provided to compensate for a person's loss of functioning. In such a situation, assistance from a caregiver, whether formal or informal, is often needed to help the person with Activities of Daily Living (ADLs) – like eating, bathing and dressing.

There are many reasons why someone might need long-term care services: a disabling injury such as an auto accident; a debilitating illness; limited motion due to a stroke, brain tumor, or spinal cord injury; diseases such as Multiple Sclerosis, Parkinson's disease or ALS (Lou Gehrig's disease); or a severe cognitive impairment like Alzheimer's disease.

"...It's different from practically any other type of care you're likely to know about."



How Will You Pay for Your Care?



It Could Happen to You

What if you were to need long-term care services at some point in your life? How would your lifestyle change? How would your family be affected? These are questions you need to consider, especially since people are living longer than ever today, increasing their chances for needing long-term care services. Consider these facts:

- Nearly 40% of the people receiving long-term care services are working age adults, between the ages of 18 and 64.⁽²⁾
- In the year 2020, some 12 million older Americans are expected to need long-term care.⁽³⁾
- There are an estimated 22.9 million households providing care to an adult.⁽⁴⁾

Most Types of Insurance Fall Short

Long-term care is not typically covered by traditional health insurance plans, HMO plans, and Disability Income Insurance. However, long-term care insurance does provide coverage for expenses that Medicare and other types of insurance were not designed to cover.

What is the Current Annual Cost of Care in Connecticut?

TYPE OF CARE	LOCATION	
	Hartford	Stamford
Home Care ⁽⁵⁾	\$32,500/yr	\$35,100/yr
Adult Day Care ⁽⁵⁾	\$20,020/yr	\$19,760/yr
Assisted Living Facility ⁽⁶⁾	\$49,752/yr	\$52,836/yr
Nursing Home ⁽⁶⁾	\$117,165/yr	\$132,860/yr

(2) Administrative and Financial Management, "Long-Term Care Basics Q&A," October 2004.

(3) America's Health Insurance Plan, "Guide to Long-Term Care Insurance," 2004.

(4) National Alliance for Caregiving & AARP, "Caregiving in the U.S.," April 2004.

(5) MetLife Mature Market Institute, "The MetLife Market Survey of Adult Day Services and Home Care Costs," September 2008. (Home health care costs based on home health aide at 5 hours/day x 5 days/week. Home Care hours and days can vary based on specific circumstances.)

(6) MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home and Assisted Living Costs," October 2008. Nursing home costs based on a semi-private room, 7 days/week.

It's More than a Financial Challenge

In addition to the considerable expense you might have to face, remember that when you need long-term care services, it could mean a transition in lifestyle for you and your family. Will you be able to count on family and friends to assist you with Activities of Daily Living such as bathing and dressing – or will you need a professional caregiver? Did you know that more than three-quarters of community-dwelling adults with long-term care needs rely exclusively on unpaid assistance from family members, friends, or volunteers?⁽⁷⁾

If you are depending on family and friends, think about the emotional and physical strain they may experience when taking care of you. You may be asking them to sacrifice a significant portion of their time. And, if they have a job, you might be asking them to rearrange or shorten their work schedule. The repercussions could be devastating, perhaps even leaving your caretaker without their full income or a job.

Consider, too, that the transition to a new lifestyle might involve modifications to the physical structure of your house. For example, you may have to install ramps for wheelchair accessibility, and grab rails for safety in the bathroom and other parts of the house.

(7) Georgetown University Long-Term Care Financing Project, "Who Needs Long-Term Care," May 2003.

Here's the bottom line:

If you want to help secure your financial future, ease the strain on your family and friends, and help ensure you receive basic care to live as comfortable as possible... you need a plan.



MetLife Offers a Choice

Flexible Solutions Designed to Help Preserve Your Future Independence

Help with the Transition to a New Phase of Life

If your long-term care needs necessitate modifications to your home, you can choose a policy that provides a transition expense benefit specifically for this purpose. You can use this benefit not only to pay for certain home modifications, but also for durable medical equipment, emergency response systems and more.

Training for Family or Friends Who May Provide Care

We know that whenever possible, you'd prefer to receive care from someone you know and trust. The informal caregiver training benefit provides coverage for the training of a caregiver, such as a family member or friend. This benefit can help the people who care about you most provide you with the care you need and deserve.

Assistance for Loved Ones Needing a Break from Providing Care

When your family members or friends who are serving as your caregivers need temporary relief, your policy can help pay for a formal caregiver with the Respite Care benefit. Respite services can be provided by a formal caregiver within a nursing home, hospice facility, assisted living facility, at home or in an adult day care center. You can be assured your quality of care will remain constant when your chosen caregiver is temporarily unable to care for you.

Whether you are looking for maximum control over how you receive care and benefits, or just basic coverage to help protect your family, a Connecticut Partnership Long-Term Care Insurance policy from MetLife may be the right policy for you!

You can get the type of care you need, in the setting you want

Your Home — Connecticut Partnership Long-Term Care Insurance from MetLife offers coverage for care provided at home by a licensed nurse, or a licensed physical, occupational, speech or respiratory therapist. As well as care or services provided at home by a certified private aide, a home health aide or homemaker from a licensed agency.

An Assisted Living Facility — Coverage is available for services you need in an assisted living facility (licensed where required) that provides 24-hour maintenance or personal care services, by a trained staff.

A Nursing Home — You have coverage for all levels of care, from skilled to custodial, in a nursing home (licensed where required).

The Community — You have coverage for a program of care or support services received in an adult day care center if you are unable to care for yourself during the day but are able to be home at night.

Alternate Services Benefit — Under certain circumstances, MetLife's Care Coordinators can authorize benefits for services that are not specifically covered under your policy. The services must meet your care needs and may be a more appropriate alternative to covered policy services.

You'll Have Support and Assistance with Important Decisions from a Care Coordinator

Experienced Care Coordinators can help answer all of your questions about long-term care, regarding you or any other covered individual. As a result, you'll be better prepared to know what to do for a loved one who needs long-term care services.

Our Care Coordinators, who include Registered Nurses, have worked extensively in the community and have background experience with nursing homes, adult day care centers and home care. These caring professionals provide a high level of expertise and support you simply won't find with other companies.



Purchasing Coverage Today May Cost You Less in the Long Run

Consider the advantages of purchasing coverage at your current age:

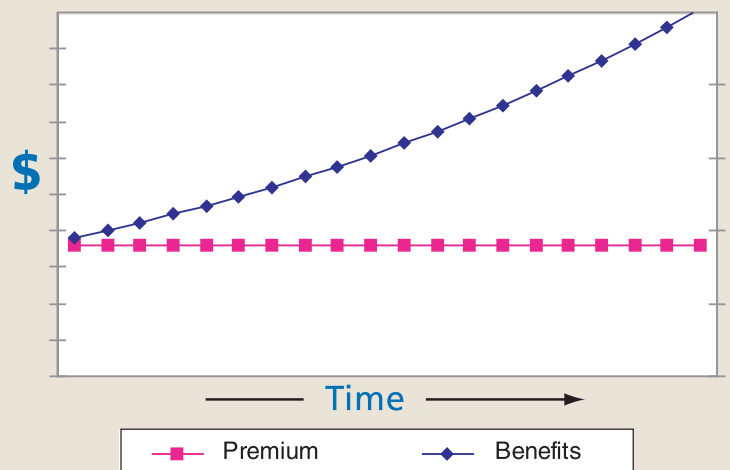
- Pay a lower premium. Your premium rate is based in part on your age at application and it may never be lower than it is today. By applying later, chances are your premiums will be higher.
- Pay less in total premiums over time. Even though you'll likely pay premiums for a longer period of time, your total premium could be lower.
- Avoid the risk. You may not qualify later if your health changes or if you have an unforeseen accident.

Your Coverage Remains Current with Rising Costs of Services

Included in every Connecticut Partnership policy is Automatic Compound Inflation Protection. Having this feature helps your coverage to keep up with the rising costs of long-term care services over time.

With this feature, your current Nursing Home Daily Benefit Amount and the balance of your Total Lifetime Benefit at the end of the prior policy year, will automatically increase by 5% each year without a corresponding increase to your premium. The benefit increases continue even while you are benefit eligible. By having Automatic Compound Inflation Protection now, you may not have to think about buying additional long-term care insurance coverage in the future to keep up with the rising costs of care.

With Built-In 5% Automatic Compound Inflation Protection



Note: Illustration demonstrates that Automatic Compound Inflation feature does not result in annual premium increase and is based on the assumption that rates have not been raised on a class-wide basis.

Five Questions to Ask Yourself

when building a MetLife LTCI Policy

1 Where would you like to receive care?

You can choose a comprehensive policy that will cover care at home, in an adult day care center, assisted living facility, hospice facility or in a nursing home. You can choose from the following comprehensive policies: **Value or Ideal**. Or, you can choose the **Facilities-Only** policy, which covers care received in a long-term care facility only.

2 How would you like to receive your benefits?

You have a choice of one of two ways to receive your benefits:

1. Daily Reimbursement – The Value policy pays up to your Maximum Daily Benefit Amount (DBA) for covered services received.

2. Monthly Reimbursement – Both the Ideal and Facilities-Only policies pay benefits on a monthly basis, for covered services you receive at any time during the calendar month. The most we will pay in any given month is your Maximum DBA times the number of days in a calendar month.

3 How much coverage is right for you?

Your MetLife Representative/Insurance Agent/Producer can provide you with the average cost of care in your area. You may be planning to cover all of your long-term care needs, or just a portion of them. Both are perfectly good decisions, it just depends on your situation.

Nursing Home DBAs available: \$190 to \$400 (in \$10 increments)

If you are considering a comprehensive policy, you need to decide if you want your policy to pay 100%, 75% or 50% of your Nursing Home DBA for home and community-based care.

Note: For the Value policy, the Assisted Living Facility benefit is equal to the Home and Community Care benefit. For the Facilities-Only and Ideal policies, the Assisted Living Facility benefit is equal to the Nursing Home DBA.

4 How long would you like your benefits to last?

The Benefit Period is the number of years (in days) that you will receive your Maximum Nursing Home DBA.

Benefit Periods available: 2, 3, 4, 5 or 7 years

The Benefit Period you select is used to calculate the total amount of benefit dollars under your policy. This “Total Lifetime Benefit” is equal to the Maximum Nursing Home DBA multiplied by the number of days in the Benefit Period.

Example: \$200 DBA x 5 years x 365 =
\$365,000 Total Lifetime Benefit

5 How long do you want to wait before benefit payments begin?

Determine the number of days you want to wait after you are eligible for benefits and receiving covered services, before your benefit payments start. During this period of time, which is referred to as an Elimination Period, you are responsible for paying the cost of your long-term care services. The Elimination Period only needs to be satisfied once, and the days required to satisfy the Elimination Period do not need to be consecutive.

Elimination Periods available: 20 days, 45 days or 100 days

Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this advertisement is not intended to (and cannot) be used by anyone to avoid IRS penalties. This advertisement supports the promotion and marketing of this long-term care insurance product. You should seek advice based on your particular circumstances from an independent tax advisor. Neither MetLife nor its representatives or agents are permitted to give legal or tax advice. Any discussion of taxes included in or related to this document is for general informational purposes only. Such discussion does not purport to be complete or to cover every situation. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the particular set of facts and circumstances.

Policy Features At-A-Glance	Value	Ideal	Facilities-Only
How Benefits are Paid	DAILY REIMBURSEMENT <i>You are reimbursed for covered services up to your Maximum Daily Benefit Amount (DBA).</i>	MONTHLY REIMBURSEMENT <i>You are reimbursed for covered services up to your Maximum Monthly Benefit Amount (MBA). (MBA is equal to the DBA you select, multiplied by the number of days in the calendar month.)</i>	MONTHLY REIMBURSEMENT <i>You are reimbursed for covered services up to your Maximum Monthly Benefit Amount (MBA). (MBA is equal to the DBA you select, multiplied by the number of days in the calendar month.)</i>
Maximum Nursing Home DBA	\$190 - \$400 per day <i>(in \$10 increments)</i>	\$190 - \$400 per day <i>(in \$10 increments)</i>	\$190 - \$400 per day <i>(in \$10 increments)</i>
Benefit Period Selections	<i>Choice of 2, 3, 4, 5 or 7 years</i>	<i>Choice of 2, 3, 4, 5 or 7 years</i>	<i>Choice of 2, 3, 4, 5 or 7 years</i>
Home Care and Community-Based Care Benefit	<i>Choice of 100%, 75% or 50% of Maximum Nursing Home DBA</i>	<i>Choice of 100%, 75% or 50% of Maximum Nursing Home DBA</i>	N/A
Assisted Living Facility	<i>Equal to your Home Care and Community-Based Care Benefit</i>	100% of DBA	100% of DBA
Elimination Period: <i>The number of days you must be chronically ill and receiving primary covered services, prior to certain benefits becoming payable.</i>	<i>Choice of 20, 45 or 100 days</i>	<i>Choice of 20, 45 or 100 days</i>	<i>Choice of 20, 45 or 100 days</i>
Caregiver Training: <i>A reimbursement to train an informal caregiver, such as a family member, to provide care for you in your home. Up to 5x the Maximum Nursing Home/Facility DBA per life of the policy.</i>	✓	✓	✓
Respite Care: <i>A benefit of up to 100% of the Maximum Nursing Home DBA, for up to 21 days per year, to pay for formal caregiver services to temporarily relieve an informal caregiver, should they need time off.</i>	✓	✓	N/A
Transition Expense Allowance: <i>Helps you pay for items such as emergency response systems and durable medical equipment, which are required to help you to continue to live at home when you are chronically ill. Up to 15x the Maximum Nursing Home DBA per life of the policy.</i>	N/A	✓	✓
Bed Reservation: <i>A benefit of up to the Maximum Nursing Home DBA, for up to 50 days per policy year, for charges incurred to hold a space in a nursing home, assisted living/residential care facility or hospice facility, in order for you to return to the facility.</i>	✓	✓	✓

How You Qualify to Receive Benefits

In order to qualify for benefits under a tax-qualified Long-Term Care Insurance policy, a person must be certified by his/her doctor or another licensed health care professional (in writing) that he/she either is chronically ill or severely cognitively impaired.

Chronically Ill

Chronically ill means a person needs substantial assistance from another individual with at least two of six Activities of Daily Living (ADLs), and is expected to need substantial assistance for at least 90 days due to a loss of functional capacity. The ADLs that are considered under MetLife's tax-qualified policies are:

- Dressing
- Bathing
- Transferring
- Toileting
- Eating
- Continence

Cognitive Impairment

Severe cognitive impairment means that a person has a deterioration or loss in intellectual capacity, such as that associated with Alzheimer's disease, and he/she needs substantial supervision by another person to protect him/her from threats to health and safety.

Substantial Assistance

Substantial assistance means either hands-on or standby assistance.

An example of hands-on assistance is when a person needs physical help getting out of bed in the morning (transferring) or needs someone to help him/her bathe.

An example of standby assistance is when a person may need someone within arm's reach to help prevent the individual from falling while getting into or out of the bathtub or shower as part of bathing.

Substantial Supervision

Substantial supervision means a person requires continual supervision (which may include cueing by verbal prompting, gesture, or other demonstration) by another person. Substantial supervision is necessary to protect the person from injury or threats to his/her health and safety (such as what may result from wandering).



Customize Your LTCI Coverage

You can customize your Long-Term Care Insurance coverage by adding one or more of these valuable policy riders. Each of the following policy riders are designed to enhance your benefits and maximize the value of your Partnership Long-Term Care Insurance policy.

Calendar Day Rider

(Not available with Facilities-Only policy)

This rider enables you to access your home or community-based care benefits sooner. With the Calendar Day rider, once you are benefit eligible, each day you receive qualified care in your home or in the community, and even days you don't receive care, will count toward satisfying your Elimination Period for home care.

Home Care EP Waiver

(Not available with Facilities-Only policy)

When you choose this rider, you do not have to satisfy your elimination period for qualified home care or care in the community. Rather, on the first day you are chronically ill, you will have satisfied the Elimination Period for home and community care covered services. You will not have to wait to receive benefits.

Both, the Calendar Day Rider and Home Care Elimination Period Waiver include a "Supplemental Items Allowance," which pays a maximum Lifetime Benefit Amount of up to 50x the selected Daily Benefit Amount for charges you incur for items such as durable medical equipment and home modifications (e.g., for wheelchair access). You are paid as soon as you are eligible for benefits (you do not need to satisfy your Elimination Period) and incur expenses for necessary equipment or home modifications that will allow you to live more comfortably.

Shared Care Rider

(Not available with Restoration of Benefits Rider)

This rider offers extra financial support, allowing you to "share" your spouse's⁽⁸⁾ Total Lifetime Benefit. Should one spouse need long-term care services and deplete his or her own Total Lifetime Benefit, he or she can tap into the Total Lifetime Benefit of the other covered spouse.

The Shared Care Rider may also help upon the death of a spouse. When this happens, the deceased spouse's remaining Total Lifetime Benefit becomes fully available to the other spouse. Having this extra measure of financial support can be especially helpful if one of you has to face long-term care alone. Both spouses are required to purchase and maintain identical coverage.

Paid-Up Survivorship Rider

The Paid-Up Survivorship rider provides financial relief for a surviving spouse⁽⁸⁾ when one spouse dies provided the rider is in effect for 10 years and neither spouse has become benefit eligible during the first 10 policy years. With this rider, the surviving spouse will be entitled to a paid-up policy.

Nonforfeiture Rider

With the Nonforfeiture rider, you can count on receiving benefits from your policy when you are eligible, even if there comes a time when you cannot continue making your premium payments. As long as you've paid premiums for at least three years (or your premiums have been waived), you can still count on receiving some coverage from your policy. You will have a reduced Total Lifetime Benefit (the greater of the sum of all premiums paid or waived under the policy or 30x the Nursing Home Maximum Daily Benefit Amount) available for paying for covered services. Note that you will receive Contingent Nonforfeiture (Contingent Benefits Upon Lapse) at no additional premium charge to you.

Return of Premium Rider

With this rider, all your long-term care insurance premiums, less any benefits paid or payable to MetLife, will be returned to your estate, or designated beneficiary, upon your death as long as this rider has been in-force for at least ten years.

Restoration of Benefits Rider

(Not available with Shared Care Rider)

The Restoration of Benefits rider restores all or part of your Total Lifetime Benefit should you recover from a benefit eligible condition or illness. As long as your Total Lifetime Benefit has not been exhausted and you have not been chronically ill for 180 days, you may be able to fully restore your Total Lifetime Benefit for future protection against long-term care expenses. However, benefits for transition expense or caregiver expense are not restored if they have been paid out.

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

Valuable Special Features

MetLife Partnership Policies Include:

Spousal and Marital Discounts

A 30% discount will be applied when both you and your spouse⁽⁹⁾ apply and are accepted for coverage, for as long as both policies remain in-force. A “marital discount” of 15% is applied if both you and your spouse apply and only one spouse or domestic partner is accepted for coverage. You can also receive a marital discount if you have a spouse but have applied alone.

Residential Discount

A 15% discount is available when two or more people living in the same household are accepted for coverage. The discount will apply as long as the policies remain in-force and the insureds continue residing in the same household. (Not available in combination with Spousal or Marital Discounts.)

Benefits May Be Tax-Qualified

MetLife LTCI policies are intended to be tax qualified. All, or part, of your long-term care insurance premiums may be tax deductible as part of your itemized medical deductions if they exceed 7.5% of your Adjusted Gross Income. Additionally, any long-term care insurance benefits you receive, may be income tax free.

Premium Waiver

Once you have completed your Elimination Period and you are receiving payment of benefits, you do not have to pay premiums.

Guaranteed Renewability

Your policy cannot be cancelled as long as you pay your premiums on time.

(9) Spouse may include, where permitted by law, a Domestic or Civil Union Partner.

(10) This rider is available to applicants age 60 and under.

(11) This rider is available to applicants age 55 and under.

Flex-Pay Riders

MetLife lets you customize the way you pay premiums to fit your present and future financial situation. Take a look at these four “Flex-Pay” riders and consider which one is best for your budget.

Double-Pay First Year Rider:

Pay more initially, save later

With this rider, you pay twice your regular premium amount for the first policy year in return for an 8% or 10% premium discount (depending on age) off the regular premium amount each year after the first.

Reduced-Pay at Age 65 Rider:⁽¹⁰⁾

Lets you cut premiums in half at age 65

With this option, once you turn 65, you pay half the premium amount you paid for the policy before turning age 65. The reduced payments begin on the policy anniversary on or after your 65th birthday.

Ten-Year Payment Rider:

Lets you pay for your policy in ten years

Your policy becomes completely paid for if your policy has been in effect for 10 years on your 10th policy anniversary. Applicable only to initial coverage amount at time of purchase.

Paid-Up Premiums Rider:⁽¹¹⁾

Lets you pay-up your policy at age 65 or in ten years

With this rider, your policy is considered fully paid-up on your policy anniversary following your 65th birthday or after ten years of payment, whichever comes later.

Notes:

Choosing any of the premium payment riders may impact the tax deductibility of your premium. Please consult your tax advisor for further clarification.

This brochure is intended to provide a general overview, and highlight some of the provisions and optional benefits of MetLife's Individual Long-Term Care Insurance policies. All rights and obligations will be governed by the actual policy language, if and when issued.

Tax results may vary depending on individual circumstances. You should consult with and rely on your own independent tax counsel concerning your individual tax results.

Complete Confidence in LTCI

You Can Have Complete Confidence in the Company That Stands Behind Your Long-Term Care Insurance Coverage

A Commitment to Long-Term Care Insurance

MetLife is one of the most experienced providers of Long-Term Care Insurance in the industry. We have proven our leadership by serving a wide variety of customers. MetLife has policies available to groups through employers and associations.

A “People First” Approach

We know that behind every policy there’s a person with real-life needs and concerns; an individual who deserves prompt, courteous, and knowledgeable help. You can count on us for compassionate understanding of your needs and the utmost respect. Our Care Coordinators, who include Registered Nurses, will provide one-on-one advice. These professionals understand long-term care and can help you identify long-term care resources in your community.

We’ll Be Here When You Need Us

With over 140 years behind us, our high quality investments and prudent financial management will help to ensure that we will meet our obligations to you, just as we meet them for millions of customers around the world. Today, MetLife brings individual insurance, annuities, and investment products to approximately one of every eleven U.S. households.

More Choices and Options for Greater Flexibility When You Need to Use Your Benefits

Our Long-Term Care Insurance policies offer more coverage choices with more exciting options than you may find with other policies — all of which give you considerable flexibility when it comes time to use your benefits. Whatever you are looking for in a long-term care insurance policy, whether it be benefits for care at home or other care settings, you’re sure to find a MetLife policy that fits your specific needs and budget.



For a Partnership Long-Term Care Insurance policy you can depend on to help preserve your independence... rely on MetLife.

What's Not Covered under the Connecticut Partnership Long-Term Care Value, Ideal and Facilities-Only Policies:⁽¹²⁾

No payment will be made for any of the following:

1. Treatment of alcoholism or drug addiction, unless the addiction was due to drug(s) taken on the advice of a physician.
2. Any care received while in a hospital, except in a unit specifically designated as a nursing home or hospice facility.
3. Any injury or sickness which is caused by declared or undeclared war or any act thereof.
4. Any intentionally self-inflicted injury.
5. Services provided by a member of your immediate family, unless:
 - a. he or she is a regular employee of an organization which is providing services;
 - b. the organization receives payment for the services; and
 - c. he or she receives no compensation other than the normal compensation for employees in his or her job category.
6. Any care or services received outside the United States and its territories.
7. Any service or supply to the extent the expense for it is reimbursable under Medicare, or would be reimbursable but for the application of a deductible, coinsurance, or co-payment amount. This exclusion will not apply where Medicare is secondary payer under applicable law.
8. Treatment received in a government facility (unless a charge is made which you are required to pay).

Coordination with Other Benefits:

The benefits of this policy are designed to supplement NOT duplicate other benefits. If you have any health insurance plan or non-Partnership long-term care plan and you are entitled to benefits under those plans that would also be covered services under this policy, you are required to obtain payment for those benefits first, prior to using benefits under this policy. Examples of health insurance plans include, but are not limited to, basic hospital, Health Maintenance Organization (HMO), medical/surgical, major medical plan, Medicare, Medicare managed care plan and Medicare supplemental programs.

If you are eligible to receive benefits under this policy and any other Partnership-approved long-term care plans, then the plan with the earliest effective date shall be deemed to be the primary coverage and the other Partnership-approved plans shall be deemed secondary coverage, in order by effective date, from the earliest to the latest.

Any benefit amounts that you are entitled to receive under this policy will be reduced by any benefits payable by those other plans. This provision will NOT reduce the Total Lifetime Benefit payable under this policy.

(12) Riders may contain additional limitations.



This advertisement describes coverage offered by the following Metropolitan Life Insurance Company (“MetLife”). Coverage is offered by following MetLife policies:

LTC2-VAL-CTP
LTC2-IDEAL-CTP
LTC2-FAC-CTP

MetLife Long-Term Care Insurance policies are guaranteed renewable. This means that once a policy is issued, it cannot be cancelled due to an increase in your age or a change in your health. Premium rates can only be raised as the result of a rate increase made on a class-wide basis in Connecticut where the policy is issued and approved by the Department of Insurance.

Like most Long-Term Care Insurance policies, MetLife’s policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete costs and details, please contact your MetLife Representative/Insurance Agent/Producer.

MetLife[®]

Metropolitan Life Insurance Company
New York, NY 10166

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