

SERFF Tracking Number: META-125582691 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
Company Tracking Number: I08-15
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long-Term Care Insurance Advertising
Project Name/Number: I08-15/I08-15

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Long-Term Care Insurance Advertising SERFF Tr Num: META-125582691 State: ArkansasLH

TOI: LTC06 Long Term Care - Other SERFF Status: Closed State Tr Num: 38570
Sub-TOI: LTC06.000 Long Term Care - Other Co Tr Num: I08-15 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Harris Shearer
Author: Mary Rinaldi Disposition Date: 04/15/2008
Date Submitted: 03/31/2008 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: I08-15 Status of Filing in Domicile: Authorized
Project Number: I08-15 Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 04/21/2008
State Status Changed: 04/21/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:
Re: Filing No. I08-15
Metropolitan Life Insurance Company ("MetLife")
Long-Term Care Insurance Advertising
NAIC Company No. 65978 - FEIN No. 13-5581829

Dear Sir/Madam:

SERFF Tracking Number: META-125582691 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
Company Tracking Number: I08-15
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long-Term Care Insurance Advertising
Project Name/Number: I08-15/I08-15

We enclose for filing electronic copies of the Individual long-term care advertising booklet described below. The booklet is not intended for use with any specific long-term care policy form. It is an Institutional piece to help educate consumers about long-term care insurance.

As stated on the front cover of the booklet, "This booklet, as well as any recommended reading and reference materials mentioned, is for general informational purposes only."

The advertisement is new and does not replace any material previously submitted to your Department.

Advertising Form Number Brief Description of Institutional Material
ADF#1853.07 Life Advice Booklet

Variable material will be modified in accordance with the enclosed Explanation of Variables.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,

Mary J. Rinaldi

Consultant-Compliance Marketing/AD

Company and Contact

Filing Contact Information

Mary Rinaldi, Consultant- Compliance

mrinaldi@metlife.com

MKTG/AD

Green Farms Road

(203) 221-3859 [Phone]

Westport, CT 06880

Filing Company Information

SERFF Tracking Number: META-125582691 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
Company Tracking Number: I08-15
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long-Term Care Insurance Advertising
Project Name/Number: I08-15/I08-15

Metropolitan Life Insurance Company.
1MetLife Plaza
Long Island City, NY 11101-4015
(111) 111-1111 ext. [Phone]

CoCode: 65978
Group Code: -99
Group Name:
FEIN Number: 13-5581829

State of Domicile: New York
Company Type: Life
State ID Number:

SERFF Tracking Number: META-125582691 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
Company Tracking Number: I08-15
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long-Term Care Insurance Advertising
Project Name/Number: I08-15/I08-15

Filing Fees

Fee Required? Yes
Fee Amount: \$25.00
Retaliatory? No
Fee Explanation: per form
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	03/31/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000907444	\$25.00	03/25/2008

SERFF Tracking Number: META-125582691 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
Company Tracking Number: I08-15
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long-Term Care Insurance Advertising
Project Name/Number: I08-15/I08-15

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Harris Shearer	04/21/2008	04/21/2008

SERFF Tracking Number: *META-125582691* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38570*
Company Tracking Number: *I08-15*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Long-Term Care Insurance Advertising*
Project Name/Number: *I08-15/I08-15*

Disposition

Disposition Date: 04/15/2008

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125582691 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
 Company Tracking Number: I08-15
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Long-Term Care Insurance Advertising
 Project Name/Number: I08-15/I08-15

Item Type	Item Name	Item Status	Public Access
Supporting Document	cover letter	Filed-Closed	Yes
Supporting Document	NAIC Form	Filed-Closed	Yes
Supporting Document	Explanation of Variables	Filed-Closed	Yes
Form	Life Advice Booklet	Filed-Closed	Yes

SERFF Tracking Number: META-125582691 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
 Company Tracking Number: I08-15
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Long-Term Care Insurance Advertising
 Project Name/Number: I08-15/I08-15

Form Schedule

Lead Form Number: ADF#1853.07

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed	ADF#1853.07	Advertising	Life Advice Booklet	Initial		0	ADF#1853.07_Life Advice Booklet_WB.pdf

Life Advice®

If you would like more information or would like to obtain other *Life Advice* booklets, call:

1-800-METLIFE

Or contact your local MetLife representative.

Long-Term Care

MetLife®

This booklet, as well as any recommended reading and reference materials mentioned, is for general informational purposes only. It is issued as a public service and is not a substitute for obtaining professional advice from a qualified person, firm or corporation. Consult the appropriate professional advisor for more complete and up-to-the-minute information.

Text may be reproduced with written permission only. Reproduction of any graphical image, trademark or servicemark is prohibited.

For the **if in life.**SM

MetLife®

Metropolitan Life Insurance Company

New York, NY 10166

www.metlife.com

0510-9240 ORDER NUMBER: LAIO5X 02/08

© 2008 METLIFE, INC. L02088420[exp0209]

PEANUTS © United Feature Syndicate, Inc.



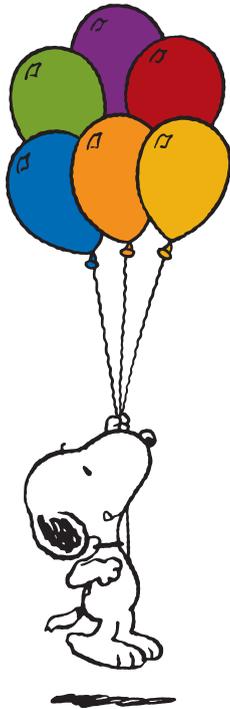
Helping you understand
your long-term care needs

ADF#1853.07

Metropolitan Life Insurance Company

Table of Contents

Home Care Services	1
Adult Day Care Centers	2
Assisted Living Facilities	2
Nursing Homes	3
Choosing a Nursing Home or Assisted Living Facility ..	4
Continuing Care Retirement Communities	5
Who Pays for Long-Term Care?	6
Long-Term Care Insurance	8
For More Information	14



Life Advice®

MetLife Consumer Education Center

[U.S. Population statistics show that approximately 19 percent of Americans aged 65 and older experience some degree of chronic physical impairment, while one in two over 85 are impaired and require care.¹] It's easy to see why most people think of long-term care as something needed only by older people. But an accident or illness can strike you at any age, possibly leaving you in need of care. Historically, the extended family group usually provided care when needed. Today's families are smaller, though, and are often scattered across the country.

[Twenty-one percent of the adult population in the U.S. (over 44 million people) provide unpaid care to another adult.²] Caring for a loved one full-time can overwhelm even the most devoted family member. As a result, more caregivers than ever are looking for help.

Many people think of nursing homes when they think of long-term care, but most people receive care at home. This pamphlet provides an overview of the types of services available in most communities. It will also help you to understand the potential costs of long-term care and how to shop for a long-term care insurance policy to help cover expenses.

¹ America's Health Insurance Plan, "Guide to Long-Term Care Insurance," 2004].

² National Alliance for Caregiving and AARP, "Caregiving in the U.S.," April 2004].

This Life Advice® booklet, Long-Term Care, was produced by the MetLife Consumer Education Center with assistance from the American Association of Homes and Services for the Aging; Center for the Study of Aging; and America's Health Insurance Plans.



Home Care Services

Home care includes a multitude of medical and personal services provided in your own home. Home care can make it possible for an individual to receive care in a comfortable, familiar environment and retain a measure of independence. Home assistance is available through some hospitals, home care agencies, and public health departments. It includes services provided by nurses, therapists, and home-care aides, including:

- *Health care* — nursing, social work, physical and rehabilitative therapy, and medication monitoring
- *Personal care* — assistance with personal hygiene, medical equipment, dressing, bathing, and exercise
- *Nutrition* — meal planning, cooking, and meal delivery
- *Housekeeping* — laundry, shopping, and household paperwork
- *Social and safety needs* — transportation services, companionship, and daily telephone checks

Arranging a home care program requires some investigating and organizing; you may have to coordinate services from more than one source. The local Area Agency on Aging—1-800-677-1116—can provide information about most aspects of home care, including how to find competent caregivers. You may also want to ask for referrals from friends and relatives, physicians, and hospital discharge planners.

Adult Day Care Centers

Adult Day Care Centers are an adjunct to home care. They offer social and health services in a group setting to individuals who are frail, physically challenged, or cognitively impaired. These centers provide care in a safe, protective setting during daytime hours. Services may include medical care, rehabilitation therapies, nutrition therapy, and health monitoring. Adult day care is often a cost-effective care option. The centers offer a respite to family and other caregivers, helping them avoid burnout and, perhaps, helping loved ones avoid premature admission to a residential care facility. See **For More Information** on page 14 for sources to help locate adult day care centers in your community.

Assisted Living Facilities

Those who need care beyond what they can receive at home, but not requiring the level of care provided by a nursing home, may find the help they need in assisted living facilities. Many of these residential facilities provide a home-like atmosphere, and some are structured so individuals have their own apartments. Staff is available to assist 24 hours a day. Depending on specific needs, residents can receive assistance with housekeeping, meals, and personal care, including help with daily activities such as eating, bathing, and dressing. There are no federal regulations for assisted living facilities, and the licensing requirements vary from state to state. Assisted living facilities may be referred to in some states by other names, such as personal care home, residential care facility, and adult group living facility.

Nursing Homes

Nursing homes, also referred to as nursing facilities, are residential facilities that provide around-the-clock care and supervision. Nursing homes offer a range of services from skilled care for seriously ill people who require close supervision by a licensed nurse to custodial care, often provided by nursing assistants supervised by a nurse.

All states have licensing requirements for nursing homes and perform surveys to evaluate the quality of care. Most states maintain databases you can access to get general information about a facility (e.g., number of beds); resident details (e.g., percent of residents who are physically restrained); and staffing details (e.g., staff hours/resident ratio). You can also see the results of state evaluations and often summaries of complaints lodged by residents and families. This information can provide a starting point for selecting a nursing home.



Choosing a Nursing Home or Assisted Living Facility

Before selecting a nursing home or assisted living facility, you should investigate several facilities. You can use your state's database to locate potentially appropriate facilities and also get recommendations from friends. You can tell a lot about a facility by walking around and observing the residents and staff. Some things to look for:

- Do residents seem happy?
- Do residents look clean, well-groomed, well-fed, and free from bruising?
- Do residents use the recreation areas or stay mostly in their rooms?
- Does the staff appear friendly and accommodating to residents and visitors?
- Is the building reasonably attractive, comfortable, and well-maintained?
- Is the facility clean and free of odors—including the bedrooms, bathrooms, dining rooms, recreation and therapy rooms, and other common areas?
- Do staff members appear competent and content in their jobs?
- Are residents' calls for assistance answered promptly?

In addition to what you see, you'll need answers to many important questions to determine if a facility will meet your needs and expectations. There are excellent resources available to help you identify the information you need to evaluate a residential facility; some provide a checklist. Once such resource is the National Citizens Coalition for Nursing Home Reform website. See **For More Information** on page 14 for links to helpful websites.

Following are examples of the types of questions you'll need to ask.

- What are the facility's policies concerning family visits? Are visiting hours designated, or can you visit whenever you like?

- Do residents have food choices at mealtimes? Can you sample a meal?
- Is the latest facility state inspection report available for review?
- Is the facility licensed?
- What is the staff/resident ratio?
- Is a social worker available to help residents adjust to a new lifestyle?

Continuing Care Retirement Communities

Continuing care retirement communities offer a variety of housing and health care options ranging from independent living to 24-hour skilled nursing care. These communities exist specifically to accommodate the changing health care — and associated housing — needs of older people. Individuals often join continuing care retirement communities before they are in need of any assistance. In this way, as their needs change over time, they have the advantage of being in a familiar community where they have established relationships.

There are many different fee arrangements in continuing care retirement communities. Some communities require a resident to purchase a housing unit (which can be sold at a later time) and pay a monthly fee (e.g., for health care, maintenance). Other plans have a flat monthly fee that covers “rent” and health care, which may or may not change if the level of care changes.

Who Pays for Long-Term Care?

Long-term care can be expensive. Even a temporary stay in a nursing home can potentially derail years of careful financial planning. Although costs may vary significantly depending upon where you live, [the average national cost for care in a nursing home is over \$77,000 a year for a private room and almost \$68,000 for a semi-private room.^{3]}

³ MetLife Mature Market Institute, “The MetLife Market Survey of Nursing Home & Assisted Living Costs,” October 2007.]

Medicare: What It Can and Can’t Provide

Medicare is the federal government’s health insurance program for the disabled and for people over 65. Many Americans believe Medicare (Part A & B) will pay their long-term care bills. In fact, Medicare pays for long-term care only under certain conditions and only for a limited number of days. Currently, Medicare will cover skilled care in a skilled nursing facility for (up to) the first 20 days, and a portion of the cost for (up to) the next 80 days if admission follows (at least) a three-day hospital stay and the individual needs skilled care. The “need” for skilled care is determined according to specific Medicare criteria. To receive home care benefits from Medicare an individual must also meet specific Medicare guidelines, including the need for skilled care. Medicare will also cover hospice care in a facility or at home.

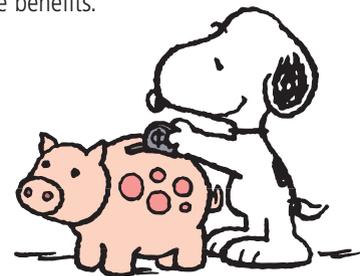
The biggest gaps in Medicare coverage are:

- No coverage for “custodial” care, either at home or in a nursing facility. (Care is considered custodial when an individual’s condition is stable, care needs have not changed over a period of time, and care needs are not expected to change. Custodial care is care considered routine enough that any competent adult might be taught to perform it.)
- No coverage for care received in a skilled nursing facility unless it immediately follows hospitalization (of at least three days, within 30 days, for a condition related to the hospitalization).
- No coverage for skilled nursing facility care after 100 days.
- Coverage only through a facility or home health care agency approved by Medicare.

See **For More Information** on page 14 for links to obtain more information about Medicare benefits.

Medigap Plans

Medigap is supplemental Medicare insurance sold by a private company. These policies are designed to cover the



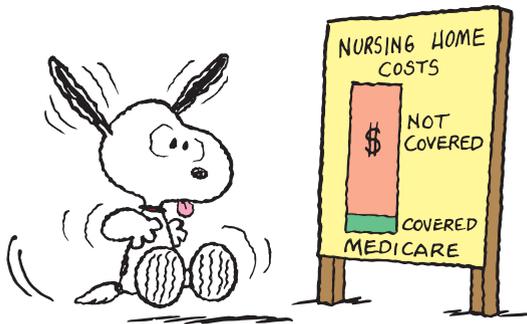
"gaps" in the original Medicare Plan (Part A & B) by paying for some of the items that Medicare does not cover (such as co-payment and deductibles for medical and hospital expenses). Medigap plans do not provide long-term care coverage. However, they do cover the co-insurance costs of care in a skilled nursing home for days 21-100 and may cover short-term "at-home" assistance with activities for daily living while the insured is recovering from an illness, injury or surgery.

Medicare Advantage Plans

Medicare Advantage Plans are available to beneficiaries entitled to Part A and enrolled in Part B. They are required to provide the current Medicare benefit package (excluding hospice services), and they can provide additional services which sometimes exceed the coverage Medigap plans offer. They are sold by private companies and provide several options (e.g., HMOs, PPOs). These plans do not provide coverage for long-term care, although they may provide some coverage for skilled care in a skilled nursing facility (with similar requirements as Medicare Part A) at Medicare-participating facilities.

Medicaid

Medicaid is a joint federal/state program that pays for health care, including long-term care, for people with limited income and assets. To receive Medicaid benefits you must meet federal and state eligibility guidelines for income and assets. This means that you may need to "spend down" or use up most of your assets before becoming eligible. Some assets, such as your home, may not be counted when determining Medicaid eligibility.



[Medicaid covers 6 of every 10 nursing home residents and finances more than 40% of nursing home and total long-term care spending in the nation.⁴] To be eligible for Medicaid reimbursement, care must be provided in a Medicaid-approved nursing facility or by a Medicaid-approved home health care agency. To obtain information about the Medicaid program, contact your local Medicaid office or Department of Social Services.

Long-Term Care Insurance

Long-term care insurance is private insurance. It is available to individuals and may also be available through a group policy with an employer, union, or association. Once enrolled, you pay a premium to an insurer in return for insurance coverage which provides some protection against the potentially high costs of long-term care. Specific benefits of long-term care insurance policies vary based on cost and insurer. In most instances, long-term care insurance plans are medically underwritten, which means that certain conditions may prevent you from being able to obtain coverage.

Premiums for long-term care insurance can vary widely, depending upon your age and the level of benefits you select. In general, the older you are when buy a long-term care policy, the higher the premiums will likely be since the rate for coverage is based on your age when the policy is first purchased. Also, policies with higher maximum daily benefits or those with an inflation adjustment feature will tend to be more expensive.

What Does Long-Term Care Insurance Cover?

Most long-term care insurance policies pay benefits in either of the following circumstances:

- You are cognitively impaired and require supervision to protect your safety.
- You are unable to perform a specified number — typically two — of Activities of Daily Living (ADLs) without the assistance of another person.

⁴ Medicaid: A Primer, The Kaiser Commission on Medicaid and the Uninsured, March 2007].

ADLs include bathing, dressing, transferring (e.g., moving from bed to chair), eating, toileting, and continence. In addition to nursing home care, long-term care insurance may also cover:

- Home health care, including nursing care, therapy, personal care, and homemaking from a licensed home care agency.
- Adult day-care centers.
- Assisted living.
- Hospice care at home or in a facility.
- Informal care, meaning you can select a provider of your choice to care for you at home without having to meet licensing requirements.

Before you purchase a policy, be sure you understand exactly what is and is not covered. If you need help making a decision consult a financial planner or advisor.

If you decide to purchase a long-term care policy you will need to make some choices. You'll need to select the amount of coverage you would be eligible to receive for covered services. Some companies allow you to select a total amount of coverage and a monthly benefit amount. Others require you to select a maximum daily benefit amount, with the duration of benefits usually measured in years.

What Is Not Covered?

All long-term care policies have limitations. Pre-existing conditions are sometimes excluded, so ask if there is a waiting period for such exclusions. Keep in mind that Alzheimer's disease is a leading cause of nursing home admissions, so make sure the policy does not exclude the disease. Other exclusions typically include treatment of alcoholism or drug addiction, an act of war, or a self-inflicted injury, such as a suicide attempt.

Remember, a policy may not cover all expenses. If a facility charges a higher rate than the maximum daily benefit you've purchased, you will have to pay the difference. Also, most policies have a waiting period, sometimes called an "elimination period" or "deductible period" (e.g., 60 days), during which no benefits are paid.



What Should I Ask Before I Buy?

First, consider whether you need long-term care insurance. There are suitability guidelines developed by the National Association of Insurance Commissioners (NAIC) to help you determine whether a policy is right for you from a financial perspective. Before shopping for long-term care insurance, find out if your employer offers a plan. Sometimes policies are available through your employer at rates lower than you could find on your own.

There are a number of decisions you will need to make in purchasing a long-term care insurance policy. It is important that you understand how the various features of the plan work before you make your selections. Whether you are purchasing individual coverage with the assistance of an insurance agent or coverage through your employer, before you buy be sure to read thoroughly the "Outline of Coverage" that comes with the application materials.

Make sure you understand all of the conditions covered, the exclusions, and the premiums. Don't be afraid to ask questions. Compare policies from at least three companies before you make a decision, and look for a strong insurer. A strong insurer is one that receives high financial-safety marks from independent insurance-ratings companies. These ratings companies, such as Fitch; Moody's; Standard & Poor's; and A.M. Best, publish the financial ratings of insurance companies. These reports can be found on the Internet or in the reference section of most public libraries.

The following checklist will help you compare long-term care policies:

	Policy A	Policy B	Policy C
1. Does the policy cover:			
Home health care?	Yes No	Yes No	Yes No
Informal care?	Yes No	Yes No	Yes No
Adult day-care centers?	Yes No	Yes No	Yes No
Hospice care?	Yes No	Yes No	Yes No
Assisted living facilities?	Yes No	Yes No	Yes No
Nursing home care?	Yes No	Yes No	Yes No
2. Does the policy pay based on a daily amount or a monthly amount?			
What is that amount?			
3. What is the limit on the total amount the policy will pay during your lifetime?			
4. What is the level of coverage for the following services?			
Home Health Care			
Informal Care			
Adult Day Care Center			
Assisted Living Facility			
Nursing Home Care			
5. How does the policy pay benefits?			
Reimburse up to charges?	Yes No	Yes No	Yes No

	Policy A	Policy B	Policy C
Fixed payment for specific type of service received regardless of charge?	Yes No	Yes No	Yes No
Fixed payment with no proof of service required?	Yes No	Yes No	Yes No
6. What is the age restriction on buying a policy?			
7. Does the policy have inflation protection?	Yes No	Yes No	Yes No
What amount is selected?			
8. If the policy does not have built-in inflation protection, can I purchase it at certain intervals without underwriting?	Yes No	Yes No	Yes No
If yes, how often?			
What amount?			
How is it charged?			
Are there restrictions?	Yes No	Yes No	Yes No
9. What is the waiting period before benefits are paid?			

	Policy A		Policy B		Policy C	
10. Are premiums waived while benefits are being paid?	Yes	No	Yes	No	Yes	No
11. Is the policy guaranteed renewable?	Yes	No	Yes	No	Yes	No
12. Will you retain a level of coverage if you cancel?	Yes	No	Yes	No	Yes	No
13. What are the monthly premiums?	_____		_____		_____	
14. What are the specific policy exclusions (e.g., suicide)?	_____		_____		_____	

Modern medicine has made it possible for people to live extended, productive lives. Eventually, though, an illness or accident may force each of us to face the need for long-term care. If you plan now, you can be secure in the knowledge that you've anticipated and provided for those needs.

For More Information

References

[*Long-Term Care: Your Financial Planning Guide*

Phyllis Shelton, Editor

Published by LTCi Publishing

ISBN: 0-9633-5169-9

The Senior Solution: A Family Guide for Keeping Seniors Home For Life!

by Valerie VanBooven-Whitsell

Published by LTC Expert Publications, LLC

ISBN: 0-9743-3733-3]

Free Publications

[*A Shopper's Guide to Long-Term Care Insurance*

A complimentary copy may be obtained by calling the National Association of Insurance Commissioners (NAIC) at 1-816-842-3600, emailing them at prodserv@naic.org, or writing:

National Association of Insurance Commissioners

2301 McGee Street, Suite 800

Kansas City, MO 64108-2604

"Own Your Future" Long-Term Care Planning Kit

A complimentary copy of this publication from the U.S.

Department of Health and Human Services can be ordered by calling 1-866-752-6582 (TTY 1-866-752-6582). You may also

download it or order it online at: www.longtermcare.gov]

The quarterly **Consumer Information Center Catalog** lists more than 200 helpful federal government publications. Obtain a free copy by calling 1-888-8-PUEBLO or on the Internet at www.pueblo.gsa.gov/catalog.pdf.

Helpful Websites

www.aoa.dhhs.gov

Administration on Aging
U.S. Department of Health and Human Services
News and information on aging as well as links to other resources.

www.aahsa.org

American Association of Homes and Services for the Aging
Consumer information on home, community, and facility based services.

www.aarp.org

American Association of Retired Persons
Information on long-term care and other topics related to aging.

www.caregiver.org

Family Caregiver Alliance (FCA)
Services and support for family caregivers.

www.caregiving.org

The National Alliance for Caregiving
A non-profit coalition of national organizations providing support to family and professional caregivers.

www.eldercare.gov

The Eldercare Locator
A government sponsored resource for finding local long-term care services. You may also call 1-800- 677-1116, weekdays 9:00 a.m. to 8:00 p.m. (ET).

www.longtermcare.gov

The National Clearinghouse for Long Term Care Information
A government sponsored website with information related to all aspects of long-term care and long-term care planning.

www.maturemarketinstitute.com

The MetLife Mature Market Institute
Information on long-term care and caregiving.

www.medicare.gov

The official government Medicare site with a section on long-term care

www.usa.gov/Topics/Seniors.shtml

Links to government resources for many issues related to aging, including caregiver support and long-term care services.]



For information about other Life Advice topics, go to www.metlife.com/lifeadvice
To order up to three free Life Advice booklets, call **800-METLIFE (800-638-5433)**.

SERFF Tracking Number: *META-125582691* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *38570*
Company Tracking Number: *I08-15*
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Long-Term Care Insurance Advertising*
Project Name/Number: *I08-15/I08-15*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125582691 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 38570
Company Tracking Number: I08-15
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Long-Term Care Insurance Advertising
Project Name/Number: I08-15/I08-15

Supporting Document Schedules

Satisfied -Name: cover letter	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: AR_I_Filing Letter .pdf		
Satisfied -Name: NAIC Form	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: AR _ NAIC_Individual.pdf		
Satisfied -Name: Explanation of Variables	Review Status: Filed-Closed	04/21/2008
Comments:		
Attachment: EOV for 1637.05 (Rev. 1007) Ask your Accountant postcard.pdf		

Metropolitan Life Insurance Company
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-3859 Fax 203 221-6573
Mrinaldi@metlife.com

MetLife®

Mary J. Rinaldi
Long-Term Care

March 31 2008

Commissioner of Insurance
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, Arkansas 72201-1904

Re: Filing No. I08-16
Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC Company No. 65978 - FEIN 13-5581829

Dear Sir/Madam:

We enclose for filing electronic copies of the Individual long-term care advertising material described below. The material is intended for use with the following approved Individual long-term care policy forms LTC2-IDEAL AR, LTC2-PREM AR, LTC2-VAL AR, LTC2-FAC AR approved by your Department on January 13, 2005 and LTC2007 AR approved on August 17, 2007.

The advertising material is similar to ADF#1637.05 approved by your Department on June 29, 2006.

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material

ADF#1637.05 (Rev.1007) Prospecting Postcard

- This is a prospecting postcard to employers, alerting them to the potential tax advantages of offering LTCL.

Variable material will be modified in accordance with the enclosed Explanation of Variables.

The NAIC form is enclosed and the filing fee check has been mailed to your Department.

Please advise us of your action on this submission in accordance with your usual procedures.

If you have any questions or comments, please do not hesitate to contact me.

Sincerely,



Mary J. Rinaldi
Consultant-Compliance Marketing/AD

Life, Accident & Health, Annuity, Credit Transmittal Document

Reset Form

1.	Prepared for the State of	ARKANSAS					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	STATE #
	Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	New York	A&H	241	65978	13-5581829	
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Mary J. Rinaldi Metropolitan Life Insurance Company Long-Term Care Insurance Division 57 Greens Farms Road Westport, CT 06881-9909	203.221.3859	203.221.6573	mrinaldi@metlife.com			
5.	Requested Filing Mode	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number: I08-16						
7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission <input type="checkbox"/> Previous file #						
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____					
9.	Type of Insurance	LTC031 Individual Long-Term Care Insurance					
10.	Product Coding Matrix Matix Filing Code	LTC031.001 - Qualified					

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		I08-16
This filing corresponds to rate filing company tracking number		

	Document Name Description	Form Number		Replace Form Number Previous State Filing Number
01	Prospecting Postcard	ADF#1637.05 (Rev.1007)	<input type="checkbox"/> Initial <input checked="" type="checkbox"/> Revised <input type="checkbox"/> Other	ADF#1637.05
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	
12			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other	

LH FFA-1

18.		Rate Filing Attachment		
This filing transmittal is part of company tracking number				
This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	

LH RFA-1



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

Prospecting Postcard

ADF#1637.05(Rev.1007)

There is one type of variable material set forth in brackets within the enclosed form. It is:

1. Illustrative variable material

Illustrative Variable Material

Illustrative variable materials include agent name, agent contact info, agent address, and recipient name and recipient address.