

SERFF Tracking Number: META-125700701 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39610
Company Tracking Number: I08-40
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCI Advertising
Project Name/Number: I08-40/I08-40

Filing at a Glance

Company: Metropolitan Life Insurance Company.

Product Name: Individual LTCI Advertising SERFF Tr Num: META-125700701 State: ArkansasLH
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 39610
Sub-TOI: LTC03I.001 Qualified Co Tr Num: I08-40 State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler
Author: Mary Rinaldi Disposition Date: 08/27/2008
Date Submitted: 07/14/2008 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: I08-40 Status of Filing in Domicile: Authorized
Project Number: I08-40 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: Resubmission Previous Filing Number: ADF#1057.03
Group Market Size: Overall Rate Impact:
Group Market Type: Filing Status Changed: 08/27/2008
State Status Changed: 08/27/2008
Deemer Date: Corresponding Filing Tracking Number:
Filing Description:
Re: Filing No. I08-40
Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC Company No. 65978 - FEIN No. 13-5581829

Dear Sir/Madam:

We enclose for filing electronic copies of the long-term care advertising materials described below. The material is

SERFF Tracking Number: META-125700701 State: Arkansas
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intended for use with all approved long-term care policy forms.

Advertising Form Number Brief Description of Institutional Advertising Material

ADF#1057.03(Rev.0508) Consumer Website - MetLife.com

- We are submitting the MetLife. Com Consumer Website as minor changes has been made from the website that is currently being used.
- We enclose is a copy of form ADF#1057.03 with the revisions highlighted for ease of identification.
- 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

Metropolitan Life Insurance Company. CoCode: 65978 State of Domicile: New York
1MetLife Plaza Group Code: -99 Company Type: Life
Long Island City, NY 11101-4015 Group Name: State ID Number:
(111) 111-1111 ext. [Phone] FEIN Number: 13-5581829

SERFF Tracking Number: META-125700701 State: Arkansas
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Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company.	\$0.00	07/14/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
000929597	\$25.00	06/09/2008

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	08/27/2008	08/27/2008

SERFF Tracking Number: *META-125700701* *State:* *Arkansas*
Filing Company: *Metropolitan Life Insurance Company.* *State Tracking Number:* *39610*
Company Tracking Number: *I08-40*
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Individual LTCI Advertising*
Project Name/Number: *I08-40/I08-40*

Disposition

Disposition Date: 08/27/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125700701 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39610
 Company Tracking Number: I08-40
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCI Advertising
 Project Name/Number: I08-40/I08-40

Item Type	Item Name	Item Status	Public Access
Supporting Document	Explanation of Variables for the Consumer Website - MetLife.com	Accepted for Informational Purposes	Yes
Supporting Document	Red-Lined Version	Accepted for Informational Purposes	Yes
Supporting Document	NAIC Form	Accepted for Informational Purposes	Yes
Supporting Document	cover letter	Accepted for Informational Purposes	Yes
Form	Consumer Website - MetLife.com	Filed	Yes

SERFF Tracking Number: META-125700701 State: Arkansas
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Form Schedule

Lead Form Number: ADF#1057.03(Rev.0508)

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	ADF#1057.03(Rev.0508)	Advertising	Consumer Website - Revised MetLife.com	Revised	Replaced Form #: ADF#1057.03 Previous Filing #: NA	0	ADF#1057.03 (Rev.0508) MetLife.com Consumer Website WB.pdf



Life Advice

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Life Insurance

→ Long-Term Care Insurance

Disability Income Insurance

Auto Insurance

Home Insurance

Boat Insurance

Retirement

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Benefits Through Your Employer

[MetLife Home](#) > [Individuals](#) > [Insurance](#) >

Long-Term Care Insurance



Welcome to your resource for information about MetLife's long-term care insurance plans. This site offers practical and educational information about options available to meet your insurance needs.*

HAVE A REP CONTACT YOU

FIND AN OFFICE

Select Your State of Residence ▼ Go

*Plans and benefits may vary by state

→ RelatedLinks

- [The Federal Long Term Care Insurance Program](#)



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Long-Term Care Insurance



Research shows nearly half of all Americans will need long-term care at some point in their lives, and one in five Americans over the age of 50 is at a high risk of needing long-term care in the next 12 months. Additionally, the cost of long-term care services may be surprising.

That's why it's such a good idea to consider long-term care insurance as an integral part of a well-rounded financial plan. It may help protect your hard-earned assets, and provide more control over how and where you receive care should you need it.

Let MetLife, a recognized leader in long-term care insurance, help you better understand your options, how coverage works, and where you can get a policy that best meets your needs and budget. Helping you make an informed choice is our goal.

Related Links

- Employer Sponsored Long-Term Care
- Individual Long-Term Care Insurance
- The Federal Long Term Care Insurance Program

The Basics

Long-term care services can take an unexpected toll on your finances. Would you be prepared for long-term care, if you suddenly required it? How will you pay for it?

Our Product Offerings

Our plan options suit various needs and budgets. Let us help you make an informed decision.

Trust the Strength of MetLife

When it comes to stability, reliability and experience, few companies can top MetLife's track record.

Test Your Knowledge

Take this quiz to test how much you know about long-term care insurance. The answers may surprise you.

Frequently Asked Questions

Find answers to the most frequently asked questions about long-term care and long-term care insurance.

Contact Us

If you need additional information about long-term care or MetLife's product offerings, please contact us.

1. "Consumer Information about Long Term Care: A Guide for Families," National Center for Assisted Living, 2003





Life Advice

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The Basics



[What is Long-Term Care?](#)

[The Costs of Long-Term Care Services](#)

[Have You Considered the Costs?](#)

[Who Pays for Long-Term Care Services?](#)

[Where Can I Receive Care?](#)

[Why It Pays to Apply Now?](#)

[What Our Customers Are Saying](#)

More about The Basics

- [The Basics](#)
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RelatedLinks

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What is Long-Term Care?

Long-term care (LTC) is the assistance that is provided to people who are unable to perform the Activities of Daily Living (ADLs) that healthy, fully-functional people do independently and on a daily basis.

The need for long-term care services arises from chronic health conditions and/or physical disabilities – such as a stroke, Multiple Sclerosis, Parkinson’s or Alzheimer’s disease, and are provided over a long period of time.

Some people mistakenly assume that most people receive long-term care services in nursing homes. In actuality, a number of people in need of long-term care services receive them at an assisted living facility or in one’s own home.

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The Costs of Long-Term Care Services

The cost of long-term care services are significant and if they rise they rise a bit faster than inflation. By 2026, the daily rate could hit \$486 a day, or \$177,000 a year.

The average yearly costs tell the story:

Nursing Home - \$68,988 (semi-private room)²

Home Care - \$24,700²

Assisted Living Facility - \$35,628²

Those costs can quickly add up. With the average stay at 2.4 years³ for instance, the average cost of nursing home care is now \$139,200 per person or \$278,400 for a married couple.

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Have You Considered the Costs?

Once you are aware of the costs associated with long-term care services, and how these costs can impact your retirement savings, it is important to consider the options you may have. If you haven't taken the time yet to give this topic careful thought, you're not alone. Only 12% of the respondents to a 1999 survey indicated that they have adequately prepared for their own long-term care needs.⁹

Having good information will help you make good choices – and MetLife can help. Some people, for instance, wonder if the least expensive way to prepare for long-term care expenses is to "self insure" – in other words, to invest their money over time (in the stock market, for instance) to have when needed.

The risk, of course, is that the need will arise before you've saved enough, or that you will tap into your savings for another purpose beforehand.

Considering potential costs **now** may also help to ensure that you have options available **later**. For example, would you want to receive care at home, if the need arose? Purchasing a policy with Home Care coverage can help make that choice possible.

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Who Pays for Long-Term Care Services?

Long-term care insurance is the only insurance designed to help cover the costs of long-term care services. Without it, chances are good you'll be responsible for paying most, if not all, of the costs out of your own pocket.

Long-term care services simply aren't fully covered by any other type of insurance.

- Even the best medical, HMO or PPO plan won't adequately cover it because their focus is "acute" health care.
- Disability income insurance is generally about replacing lost income and provides no long-term care insurance benefits.
- Medicare covers some care in nursing homes and at home, it does so only for a limited time subject to restrictions.
- What Medicare doesn't pay, your Medicare Supplement won't pay either.

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Where Can I Receive Care?

Long-Term Care Insurance from MetLife can help you preserve the savings and assets you've worked a lifetime to build. With a wide range of benefits, you can help ensure that you will be able to get the type of care you need, where you want it.

Depending on the coverage chosen, including services you require and other considerations, your options may include:

- Home Care – for most people, the option to receive care in the comfort of their home is the choice they prefer most. Long-Term Care Insurance from MetLife offers coverage for care generally provided by a licensed nurse, or a licensed physical, occupational, speech or respiratory therapist. You can also receive care or services from a certified private aide, home health aide, homemaker, or from a care advisor from a care management organization.
- Adult Day Care Center – offers care, health support and rehabilitative services for adults during the day.
- Assisted Living Facility – for many, these licensed (where required) facilities, provide a great way to receive skilled nursing or custodial care in an environment that helps maintain independence and an active lifestyle.
- Nursing Home – your Long-Term Care Insurance policy from MetLife will provide coverage for all levels of care, from skilled to custodial, in a Nursing Home.
- Informal Care – many people would prefer to have a friend or loved one provide the care they need at their home. Care you receive at home from friends, neighbors, or relatives who are not health-care professionals. Some programs allow a benefit that provides some compensation to cover this care.

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Why it Pays to Apply Now?

It's usually less expensive if you buy long-term care insurance when you're younger. In fact, with most plans, the longer you wait the more it will cost you — for the exact same coverage.

When you purchase coverage at your current age:

- You'll pay a lower premium.
- You'll avoid the risk that you won't qualify later for health reasons.

It's wise to apply when you're younger and in better health.

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What Our Customers Are Saying

The level of expertise and personal attention provided by MetLife's Care Coordinators make them an invaluable resource. Whether you need help understanding the benefit/claim process locating a prospective Home Care provider in your community or have questions or concerns you'd like explained, they'll be there for you.

Just how helpful are our Care Coordinators? See what some of our customers have said.

"Can't imagine any better — our Care Coordinator is superb — thorough — expresses clearly what client needs to do and what MetLife provides."

-- R. Morgan*
Son of MetLife Insured

"The MetLife Care Coordinator made me feel that someone could help me solve the problems created by my husband entering an assisted living facility. Thanks for making me feel that I'm not alone."

-- L. Schaeffer*
Wife of MetLife Insured

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1. "Facing up to the costs of long-term care," CNNMoney.com, October 2007.
2. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
3. MetLife Mature Market Institute, "The MetLife Market Survey of Adult Day Services & Home Care Costs," September 2007. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide.)
4. "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.

*The testimonial in this brochure is real. The name has been changed to protect the privacy of the individual and their family."

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FEEDBACK



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Our Product Offerings



[Individual Long-Term Care Insurance](#)

MetLife offers long-term care insurance plans with numerous options and features to help you meet your needs and budget.

[Employer Sponsored Long-Term Care Insurance](#)

Implementing a long-term care insurance program can be an important part of your strategy to recruit and retain the best talent, contain costs, and enhance employee productivity.

➤ More about Our Product Offerings

- [The Basics](#)
- [Our Product Offerings](#)
- [Trust the Strength of MetLife](#)
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➤ RelatedLinks

- [Employer Sponsored Long-Term Care Insurance](#)
- [Individual Long-Term Care Insurance](#)
- [The Federal Long Term Care Insurance Program](#)

[The Federal Long Term Care Insurance Program](#)
 Created solely for members of the Federal family, the Federal Long Term Care Insurance Program can help protect you from the potentially high costs of long term care.





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Individual Long-Term Care Insurance



A Simple, Straightforward Way to Help Protect Your Financial Future and Independence.

It may be difficult to accept that, at some point in your life, you may need to receive long-term care services ... to consider that everything you've prepared and saved for may somehow not go as planned.

→ Learn More

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- [Our Product Offerings](#)
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→ RelatedLinks

- [Employer Sponsored Long-Term Care](#)
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With long-term care insurance, you can sleep a little easier knowing that you've made a smart move to help protect your hard-earned assets and ability to make the choices you'd prefer most. With MetLife, you get even more: the stability, reliability, and expertise of a company that's been insuring individuals for more than **135** years.

MetLife  [Contact Us](#) | [Forms Library](#) | [Careers](#) | [Global Locations](#) | [Site Map](#)

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Employer Sponsored Long-Term Care Insurance

Benefits

- Group Benefits
 - Employer Sponsored Long-Term Care Insurance
 - Group Term Life Products
 - Group AD&D
 - Group Universal Life
 - Group Variable Universal Life
 - Group Disability
 - Business Travel Accident Insurance
 - Group Dental Post Retirement Benefits
 - Group Auto and Home Insurance
 - Executive Benefits
 - Voluntary Benefits
 - Financial Education for Employees
- Retirement Solutions
- MetLife Research Center
- Structured Risk Solutions
- Online Services
- Small Business
- Worldwide Solutions
- MetLife Mature Market Institute®

MetLife's Partnering Approach: Simple. Streamlined. Successful.

Implementing a Long-Term Care Insurance program can be an important part of your strategy to **recruit and retain** the best talent **contain costs** and enhance **employee productivity**. For your employees, it can make a big difference in their quality of life and financial security.

MetLife knows that establishing any voluntary benefit program requires addressing competing priorities, efficiently deploying resources, and articulating a sound business case. With its industry-leading experience, MetLife has fine-tuned its **Partnering Approach** to create a model that succeeds on all counts.

[The Advantages to Your Company](#)

[Contact Us](#)

More about Employer Sponsored Long-Term Care

- [The Advantages to Your Company](#)
- [Contact Us](#)

RelatedLinks

- [The Federal Long Term Care Insurance Program](#)





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Trust the Strength of MetLife



There are many insurance providers to choose from, but when it comes to stability, reliability and experience, few companies can top MetLife's track record.

Make the Best Choice with MetLife

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- Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S.
- MetLife has consistently earned high marks from insurance industry rating agencies for financial strength and claims-paying ability.
- Our unique, industry-leading resource, the MetLife Mature Market Institute® (MMI) is a dedicated information and policy research center on aging, retirement and long-term care. Staffed with gerontologists, MMI is a true advocate for the 50+ market with a genuine commitment to the industry.
- In 1983 MetLife established a dedicated unit to exclusively focus on the LTCI product offering and is one of the largest LTCI carriers in the U.S. today.
- MetLife uses simple approval and claims processes that ensure smooth and timely payments. Claims are paid on average within 10 business days of receipt of all required information.
- MetLife sends satisfaction surveys to 100% of insureds who become eligible for benefits. Over 95% rate their experience as either excellent or very good.

RelatedLinks

- [Employer Sponsored Long-Term Care](#)
- [Individual Long-Term Care Insurance](#)
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Test Your Knowledge

Take this quiz to find out how much you really know about long-term care and long-term care insurance. The answers may surprise you!

→ **Learn More**

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→ **RelatedLinks**

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1. **Where do most people receive long-term care services?¹**
 - Nursing Home
 - Assisted Living Facility
 - Home
 - Hospital
2. **What percentage of long-term care expenses are paid by Medicare on a national basis?²**
 - 3%
 - 14%
 - 27%
 - 48%
3. **The need for long-term care services can happen at any time and at any age.**
 - True
 - False
4. **What is the average length of stay in a Nursing Home?³**
 - 6 months
 - 1 year
 - 2.4 years
 - 4.5 years
5. **The average cost of Nursing Homes in the United States is about \$189 (semi-private room) per day.⁴**
 - True
 - False
6. **Of the individuals who need assistance with ADLs on a day-to-day basis, what percent rely exclusively on family and friends for help?⁵**
 - 75%
 - 65%
 - 50%
 - 40%
7. **Long-term care insurance is very different from medical insurance.**
 - True
 - False
8. **Disability income insurance and long-term care insurance cover the same type of expenses.**
 - True
 - False

Submit

1. Friedland, R, Caregivers and long-term care needs in the 21st century: Will public policy meet the challenge?, Georgetown University Long-Term Care Financing Project, July 2004.
2. Kaiser Commission on Medicaid and the Uninsured, "Medicaid and Long-Term Care." July, 2006.
3. "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.
4. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
5. "Caring for an Aging Loved One," FinalCall.com News, July 2007.



RESPONSE PAGE

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Test Your Knowledge

Take this quiz to find out how much you really know about long-term care and long-term care insurance. The answers may surprise you!

Results:
You got 6 out of 8 right.

Learn More

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Related Links

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1. Where do most people receive long-term care services?¹

Nursing Home ✗

Assisted Living Facility

Home

Hospital

2. What percentage of long-term care expenses are paid by Medicare on a national basis?²

3% ✓

14%

27%

48%

3. The need for long-term care services can happen at any time and at any age.

True ✓

False

4. What is the average length of stay in a Nursing Home?³

6 months

1 year

2.4 years ✓

4.5 years

5. The average cost of Nursing Homes in the United States is about \$189 (semi-private room) per day.⁴

True ✓

False

6. Of the individuals who need assistance with ADLs on a day-to-day basis, what percent rely exclusively on family and friends for help?⁵

75% ✓

65%

50%

40%

7. Long-term care insurance is very different from medical insurance.

True ✗

False

8. Disability income insurance and long-term care insurance cover the same type of expenses.

True ✓

False

Submit

1. Friedland, R, Caregivers and long-term care needs in the 21st century: Will public policy meet the challenge?, Georgetown University Long-Term Care Financing Project, July 2004.

2. Kaiser Commission on Medicaid and the Uninsured, "Medicaid and Long-Term Care." July, 2006.

3. "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.

4. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.

5. "Caring for an Aging Loved One," FinalCall.com News, July 2007.

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Frequently Asked Questions



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FAQs:

➔ Learn More

- [What are my odds of needing long-term care services?](#)
 - [Why might I need it?](#)
 - [Who provides long-term care services?](#)
 - [Where can long-term care services be provided?](#)
 - [How much do long-term care services cost?](#)
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What are my odds of needing long-term care services?

According to the American Society on Aging, 70% of Americans 65 and older will need some form of long-term care.¹ And today, Americans are living to an average age of 77.²

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Why might I need it?

You or a loved one could need long-term care services in your home or elsewhere as a result of a disabling disease, such as (Multiple Sclerosis, Parkinson's, Alzheimer's, or Stroke) or a serious accident or illness — situations that could happen at any age, regardless of your prior health. Having family or friends act as caregivers may not always be a realistic option, especially on a full-time basis.

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Who provides long-term care services?

Long-term care services might be provided by a health care professional such as a nurse, a home health aide or other personal care provider on a part-time or full-time basis.

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Where can long-term care services be provided?

Long-term care services can be provided in your own home, an assisted living facility, an adult day care center or in a nursing home.

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How much do long-term care services cost?

The national average cost for care in a Nursing Home is \$68,988 per year (for a semi-private room).¹ Care in your own home is \$24,700 per year (for a Home Health Aide).²

- The average Nursing Home stay is 2.4 years, resulting in a total cost of \$165,571.³
- Expenses vary based on what part of the country you live in and the type of the facility you choose.
- In some cities, current annual Nursing Home costs range from \$60,000-\$80,000 per year.⁴
- At \$90 per visit for a Home Health Aide, just 5 visits per week cost an average of \$24,700 per year.⁵

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What about the cost of long-term care services in the future?

The cost of all long-term care services are expected to increase steadily.

- Nursing home care alone is expected to cost \$177,000 per year by 2026.⁶
- Assuming a stay of 2.4 years, the average nursing home bill in 2026 will be \$424,800.⁶

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Why should I buy now?

When you purchase coverage at your current age:

- **Since Premiums increase as age increases, your premiums will never be lower than they are today.**
- **You'll most likely pay far less in total premium outlay.**
- **You'll avoid the potential risk that future changes in your health would jeopardize your insurability.**

It's wise to apply when you're younger and in better health.

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Am I already covered?

Many people are surprised to learn that very few, if any, long-term care services are covered by Medicare. The same is true for most medical plans (employee, retiree, government, union). Medicare only covers 14% of Nursing Home costs.⁷

[Back to FAQ Questions](#)

1. "Americans Fail to Act on Long-Term Care Protection," The American Society on Aging, May, 2003.
2. "Life Expectancy in America Hits Record High," LiveScience.com, February 2005.
3. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
4. MetLife Mature Market Institute, "The MetLife Market Survey of Adult Day Services & Home Care Costs," September 2007. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide.)
5. "Facing up to the costs of long-term care," CNNMoney.com, October 2007.
6. Kaiser Commission on Medicaid and the Uninsured, "Medicare and Long-Term Care." July, 2006.

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Created solely for members of the Federal family, the Federal Long Term Care Insurance Program can help protect you from the potentially high costs of long term care. Find out how.

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Let MetLife's long-term care insurance representatives help customize a plan for you or provide answers to your questions, such as:

- The costs of Home Care and Nursing Home care in your area
- The coverage options available
- How to contact an agent in your area

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Call **1-800-308-0179** during the hours of operation below (Eastern Time) or simply send an email to Ins_Ltc_hotline@metlife.com

Monday-Friday 8 a.m. to 11 p.m.

Please be certain to include your name, address and a daytime or evening phone number where you would like to be contacted in all communication.

Note: If you are an employee interested in Long-Term Care Insurance, please contact your Human Resources Representative to find out if this benefit is currently available through your employer.





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If you're interested in obtaining further information about developing an Employer Sponsored Long-Term Care Insurance Plan for your company, please call us toll-free at 1-877-MET-LTCI (1-877-638-5824) between the hours of **9 a.m. - 5 p.m.** Eastern Time, Monday through Friday.

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The Federal Long Term Care Insurance Program was designed specifically for members of the Federal Family. It is sponsored by the Federal Government and backed by two of the country's top insurance companies. The Federal Program is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators, and home care provisions are just a few of the reasons why the Federal Program may be the smart choice for you.

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More than 70% of us who live to retirement age will need long term care at some time in our lives.¹ But, what is long term care and how do we know if we need long term care insurance?

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John Hancock Life Insurance Company, Boston, MA
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Making an Impact on Recruitment, Retention, and Productivity

Recruitment and Retention

Your company's ability to attract and retain good talent is, in part, contingent upon a solid benefits package. Offering Group Long-Term Care Insurance as a voluntary benefit can be a way to set your company apart as a leader in employee benefits.

Cost-containment

Caregiving costs American employers between \$17.1 billion and \$33.6 billion in lost productivity annually. As life expectancy increases, more workers will be involved in caring for aging loved ones.¹

Productivity

It's clear that employee productivity and caregiving are interrelated:

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1. MetLife Mature Market Institute, "The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business," July 2006, p.18.

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Employers with 3,000 or more employees

Call: 1-800-308-0179
Hours*: Monday - Friday: 8 a.m. to 11 p.m.
Email: jsherman4@metlife.com

Employers with less than 3,000 employees

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SERFF Tracking Number: META-125700701 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39610
Company Tracking Number: I08-40
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCL Advertising
Project Name/Number: I08-40/I08-40

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: META-125700701 State: Arkansas
Filing Company: Metropolitan Life Insurance Company. State Tracking Number: 39610
Company Tracking Number: I08-40
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Supporting Document Schedules

Satisfied -Name: Explanation of Variables for the Consumer Website - MetLife.com
Review Status: Accepted for Informational Purposes 08/27/2008

Comments:

Attachment:

EOV ADF#1057.03(Rev.0508) MetLife.Com Consumer Website with Brackets .pdf

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Long-Term Care Insurance



Welcome to your resource for information about MetLife's long-term care insurance plans. This site offers practical and educational information about options available to meet your insurance needs.*

Select Your State of Residence ▼ Go

*Plans and benefits may vary by state

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- [The Federal Long Term Care Insurance Program](#)

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Long-Term Care Insurance



Research shows nearly half of Americans will need long-term care at some point in their lives, and one in five Americans over the age of 50 is at a high risk of needing long-term care in the next 12 months. Additionally, the cost of long-term care services may be surprising.

That's why it's such a good idea to consider long-term care insurance as an integral part of a well-rounded financial plan. It may help protect your hard-earned assets, and provide more control over how and where you receive care should you need it.

Let MetLife, a recognized leader in long-term care insurance, help you better understand your options, how coverage works, and where you can get a policy that best meets your needs and budget. Helping you make an informed choice is our goal.

- **Related Links**
- [Employer Sponsored Long-Term Care](#)
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The Basics

Long-term care services can take an unexpected toll on your finances. Would you be prepared for long-term care, if you suddenly required it? How will you pay for it?

Our Product Offerings

Our plan options suit various needs and budgets. Let us help you make an informed decision.

Trust the Strength of MetLife

When it comes to stability, reliability and experience, few companies can top MetLife's track record.

Test Your Knowledge

Take this quiz to test how much you know about long-term care insurance. The answers may surprise you.

Frequently Asked Questions

Find answers to the most frequently asked questions about long-term care and long-term care insurance.

Contact Us

If you need additional information about long-term care or MetLife's product offerings, please contact us.

1. "Consumer Information about Long Term Care: A Guide for Families," National Center for Assisted Living, 2003



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The Basics

[What is Long-Term Care?](#)

[The Costs of Long-Term Care Services](#)

[Have You Considered the Costs? Who Pays for Long-Term Care Services?](#)

[Where Can I Receive Care?](#)

[Why It Pays to Apply Now?](#)

[What Our Customers Are Saying](#)

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What is Long-Term Care?

Long-term care (LTC) is the assistance that is provided to people who are unable to perform the Activities of Daily Living (ADLs) that healthy, fully-functional people do independently and on a daily basis.

The need for long-term care services arises from chronic health conditions and/or physical disabilities – such as a stroke, Multiple Sclerosis, Parkinson's or Alzheimer's disease, and are provided over a long period of time.

Some people mistakenly assume that most people receive long-term care services in nursing homes. In actuality, a number of people in need of long-term care services receive them at an assisted living facility or in one's own home.

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The Costs of Long-Term Care Services

The cost of long-term care services are significant and if they rise they rise a bit faster than inflation. **By 2026, the daily rate could hit \$486 a day, or \$177,000 a year.**

The average yearly costs tell the story:

Nursing Home - \$68,988 (semi-private room)²

Home Care - \$24,700²

Assisted Living Facility - \$35,628²

Those costs can quickly add up. With the average stay at 2.4 years³ for instance, the average cost of nursing home care is now \$139,200 per person or \$278,400 for a married couple.

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Have You Considered the Costs?

Once you are aware of the costs associated with long-term care services, and how these costs can impact your retirement savings, it is important to consider the options you may have. If you haven't taken the time yet to give this topic careful thought, you're not alone. Only 12% of the respondents to a 1999 survey indicated that they have adequately prepared for their own long-term care needs.⁹

Having good information will help you make good choices – and MetLife can help. Some people, for instance, wonder if the least expensive way to prepare for long-term care expenses is to "self insure" – in other words, to invest their money over time (in the stock market, for instance) to have when needed.

The risk, of course, is that the need will arise before you've saved enough, or that you will tap into your savings for another purpose beforehand.

Considering potential costs **now** may also help to ensure that you have options available **later**. For example, would you want to receive care at home, if the need arose? Purchasing a policy with Home Care coverage can help make that choice possible.

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Who Pays for Long-Term Care Services?

Long-term care insurance is the only insurance designed to help cover the costs of long-term care services. Without it, chances are good you'll be responsible for paying most, if not all, of the costs out of your own pocket.

Long-term care services simply aren't fully covered by any other type of insurance.

- Even the best medical, HMO or PPO plan won't adequately cover it because their focus is "acute" health care.
- Disability income insurance is generally about replacing lost income and provides no long-term care insurance benefits.
- Medicare covers some care in nursing homes and at home, it does so only for a limited time subject to restrictions.
- What Medicare doesn't pay, your Medicare Supplement won't pay either.

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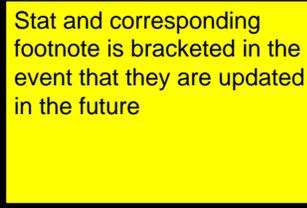
Where Can I Receive Care?

Long-Term Care Insurance from MetLife can help you preserve the savings and assets you've worked a lifetime to build. With a wide range of benefits, you can help ensure that you will be able to get the type of care you need, where you want it.

Depending on the coverage chosen, including services you require and other considerations, your options may include:

- Home Care – for most people, the option to receive care in the comfort of their home is the choice they prefer most. Long-Term Care Insurance from MetLife offers coverage for care generally provided by a licensed nurse, or a licensed physical, occupational, speech or respiratory therapist. You can also receive care or services from a certified private aide, home health aide, homemaker, or from a care advisor from a care management organization.
- Adult Day Care Center – offers care, health support and rehabilitative services for adults during the day.
- Assisted Living Facility – for many, these licensed (where required) facilities, provide a great way to receive skilled nursing or custodial care in an environment that helps maintain independence and an active lifestyle.
- Nursing Home – your Long-Term Care Insurance policy from MetLife will provide coverage for all levels of care, from skilled to custodial, in a Nursing Home.
- Informal Care – many people would prefer to have a friend or loved one provide the care they need at their home. Care you receive at home from friends, neighbors, or relatives who are not health-care professionals. Some programs allow a benefit that provides some compensation to cover this care.

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Why it Pays to Apply Now?

It's usually less expensive if you buy long-term care insurance when you're younger. In fact, with most plans, the longer you wait the more it will cost you — for the exact same coverage.

When you purchase coverage at your current age:

- You'll pay a lower premium.
- You'll avoid the risk that you won't qualify later for health reasons.

It's wise to apply when you're younger and in better health.

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What Our Customers Are Saying

The level of expertise and personal attention provided by MetLife's Care Coordinators make them an invaluable resource. Whether you need help understanding the benefit/claim process locating a prospective Home Care provider in your community or have questions or concerns you'd like explained, they'll be there for you.

Just how helpful are our Care Coordinators? See what some of our customers have said.

"Can't imagine any better - our Care Coordinator is superb - thorough - expresses clearly what client needs to do and what MetLife provides."
 -- R. Morgan*
 Son of MetLife Insured

"The MetLife Care Coordinator made me feel that someone could help me solve the problems created by my husband entering an assisted living facility. Thanks for making me feel that I'm not alone."
 -- L. Schaeffer*
 Wife of MetLife Insured

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1. "Facing up to the costs of long-term care," CNNMoney.com, October 2007.
2. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
3. MetLife Mature Market Institute, "The MetLife Market Survey of Adult Day Services & Home Care Costs," September 2007. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide.)
4. "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.

*The testimonial in this brochure is real. The name has been changed to protect the privacy of the individual and their family."

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Individual Long-Term Care Insurance
MetLife offers long-term care insurance plans with numerous options and features to help you meet your needs and budget.

Employer Sponsored Long-Term Care Insurance
Implementing a long-term care insurance program can be an important part of your strategy to recruit and retain the best talent, contain costs, and enhance employee productivity.

The Federal Long Term Care Insurance Program
Created solely for members of the Federal family, the Federal Long Term Care Insurance Program can help protect you from the potentially high costs of long term care.

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Individual Long-Term Care Insurance



A Simple, Straightforward Way to Help Protect Your Financial Future and Independence.

It may be difficult to accept that, at some point in your life, you may need to receive long-term care services ... to consider that everything you've prepared and saved for may somehow not go as planned.

With long-term care insurance, you can sleep a little easier knowing that you've made a smart move to help protect your hard-earned assets and ability to make the choices you'd prefer most. With MetLife, you get even more: the stability, reliability, and expertise of a company that's been insuring individuals for more than [135] years.

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Employer Sponsored Long-Term Care Insurance

MetLife's Partnering Approach: Simple. Streamlined. Successful.

More about Employer Sponsored Long-Term Care

- [The Advantages to Your Company](#)
- [Contact Us](#)

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- [The Federal Long Term Care Insurance Program](#)

Implementing a Long-Term Care Insurance program can be an important part of your strategy to **recruit and retain** the best talent **contain costs** and enhance **employee productivity**. For your employees, it can make a big difference in their quality of life and financial security.

MetLife knows that establishing any voluntary benefit program requires addressing competing priorities, efficiently deploying resources, and articulating a sound business case. With its industry-leading experience, MetLife has fine-tuned its **Partnering Approach** to create a model that succeeds on all counts.

[The Advantages to Your Company](#)

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Retirement Solutions

MetLife Research Center

Structured Risk Solutions

Online Services

Small Business

Worldwide Solutions

MetLife Mature Market Institute®

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There are many insurance providers to choose from, but when it comes to stability, reliability and experience, few companies can top MetLife's track record.

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- Since 1868, MetLife has been one of the largest and most respected financial institutions in the U.S.
- MetLife has consistently earned high marks from insurance industry rating agencies for financial strength and claims-paying ability.
- Our unique, industry-leading resource, the MetLife Mature Market Institute® (MMI) is a dedicated information and policy research center on aging, retirement and long-term care. Staffed with gerontologists, MMI is a true advocate for the 50+ market with a genuine commitment to the industry.
- In 1983 MetLife established a dedicated unit to exclusively focus on the LTCI product offering and is one of the largest LTCI carriers in the U.S. today.
- MetLife uses simple approval and claims processes that ensure smooth and timely payments. Claims are paid on average within 10 business days of receipt of all required information.
- MetLife sends satisfaction surveys to 100% of insureds who become eligible for benefits. Over 95% rate their experience as either excellent or very good.

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Test Your Knowledge



Take this quiz to find out how much you really know about long-term care and long-term care insurance. The answers may surprise you!

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1. Where do most people receive long-term care services?¹
 - Nursing Home
 - Assisted Living Facility
 - Home
 - Hospital
2. What percentage of long-term care expenses are paid by Medicare on a national basis?²
 - 3%
 - 14%
 - 27%
 - 48%
3. The need for long-term care services can happen at any time and at any age.
 - True
 - False
4. What is the average length of stay in a Nursing Home?³
 - 6 months
 - 1 year
 - 2.4 years
 - 4.5 years
5. The average cost of nursing homes in the United States is about \$189 (single private room) per day.⁴
 - True
 - False
6. Of the individuals who need assistance with ADLs on a day-to-day basis, what percent rely exclusively on family and friends for help?⁵
 - 75%
 - 65%
 - 50%
 - 40%
7. Long-term care insurance is very different from medical insurance.
 - True
 - False
8. Disability income insurance and long-term care insurance cover the same type of expenses.
 - True
 - False

[Submit](#)

1. Friedland, R, Caregivers and long-term care needs in the 21st century: Will public policy meet the challenge?, Georgetown University Long-Term Care Financing Project, July 2004.
2. Kaiser Commission on Medicaid and the Uninsured, "Medicaid and Long-Term Care." July, 2006.
3. "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.
4. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
5. "Caring for an Aging Loved One," FinalCall.com News, July 2007.

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Test Your Knowledge

Take this quiz to find out how much you really know about long-term care and long-term care insurance. The answers may surprise you!

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Results:
You got 6 out of 8 right.

1. **Where do most people receive long-term care services?¹**
 - Nursing Home ✗
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 - 75% ✓
 - 65%
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 - 40%
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 - True ✗
 - False
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 - True ✓
 - False

- Submit**
1. Friedland, R, Caregivers and long-term care needs in the 21st century: Will public policy meet the challenge?, Georgetown University Long-Term Care Financing Project, July 2004.
 2. Kaiser Commission on Medicaid and the Uninsured, "Medicaid and Long-Term Care." July, 2006.
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 4. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
 5. "Caring for an Aging Loved One," FinalCall.com News, July 2007.

RESPONSE PAGE

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FAQs:

Learn More

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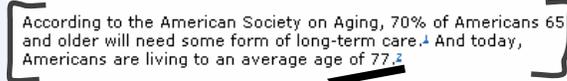
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What are my odds of needing long-term care services?

According to the American Society on Aging, 70% of Americans 65 and older will need some form of long-term care.⁴ And today, Americans are living to an average age of 77.⁵



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Why might I need it?

You or a loved one could need long-term care services in your home or elsewhere as a result of a disabling disease, such as (Multiple Sclerosis, Parkinson's, Alzheimer's, or Stroke) or a serious accident or illness — situations that could happen at any age, regardless of your prior health. Having family or friends act as caregivers may not always be a realistic option, especially on a full-time basis.

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Who provides long-term care services?

Long-term care services might be provided by a health care professional such as a nurse, a home health aide or other personal care provider on a part-time or full-time basis.

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Where can long-term care services be provided?

Long-term care services can be provided in your own home, an assisted living facility, an adult day care center or in a nursing home.

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How much do long-term care services cost?

The national average cost for care in a Nursing Home is \$68,988 per year (for a semi-private room).¹ Care in your own home is \$24,700 per year (for a Home Health Aide).²

- The average Nursing Home stay is 2.4 years, resulting in a total cost of \$165,571.³
- Expenses vary based on what part of the country you live in and the type of the facility you choose.
- In some cities, current annual nursing home costs range from \$60,000-\$80,000 per year.⁴
- At \$90 per visit for a Home Health aide, just 5 visits per week cost an average of \$24,700 per year.⁵

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What about the cost of long-term care services in the future?

The cost of all long-term care services are expected to increase steadily.

- Nursing home care alone is expected to cost \$177,000 per year by 2026.⁶
- Assuming a stay of 2.4 years, the average nursing home bill in 2026 will be \$424,800.⁶

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Why should I buy now?

When you purchase coverage at your current age:

- **Since Premiums increase as age increases, your premiums will never be lower than they are today.**
- **You'll most likely pay far less in total premium outlay.**
- **You'll avoid the potential risk that future changes in your health would jeopardize your insurability.**

It's wise to apply when you're young and in better health.

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Am I already covered?

Many people are surprised to learn that very few, if any, long-term care services are covered by Medicare. The same is true for most medical plans (employee, retiree, government, union). Medicare only covers 14% of Nursing Home costs.⁷

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1. "Americans Fail to Act on Long-Term Care Protection," The American Society on Aging, May, 2003.
2. "Life Expectancy in America Hits Record High," LiveScience.com, February 2005.
3. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
4. MetLife Mature Market Institute, "The MetLife Market Survey of Adult Day Services & Home Care Costs," September 2007. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide.)
5. "Facing up to the costs of long-term care," CNNMoney.com, October 2007.
6. Kaiser Commission on Medicaid and the Uninsured, "Medicare and Long-Term Care." July, 2006.

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MetLife offers long-term care insurance plans with numerous options and features to help you meet your needs and budget. Let a MetLife Representative answer your questions and help you customize an individual plan.

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Individuals



Let MetLife's long-term care insurance representatives help customize a plan for you or provide answers to your questions, such as:

- The costs of Home Care and Nursing Home care in your area
- The coverage options available
- How to contact an agent in your area

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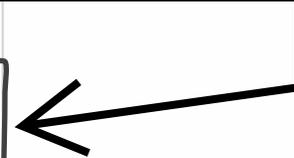
Call **1-800-308-0179** during the hours of operation below (Eastern Time) or simply send an email to Ins_Ltc_hotline@metlife.com

Monday-Friday 8 a.m. to 11 p.m.

Please be certain to include your name, address and a daytime or evening phone number where you would like to be contacted in all communication.

Note: If you are an employee interested in Long-Term Care Insurance, please contact your Human Resources Representative to find out if this benefit is currently available through your employer.

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If you're interested in obtaining further information about developing an Employer Sponsored Long-Term Care Insurance Plan for your company, please call us toll-free at 1-877-MET-LTCI (1-877-638-5824) between the hours of **9 a.m. - 5 p.m.** Eastern Time, Monday through Friday.

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Now you can login and view your account online! This new feature will allow you to see your current coverage status and plan information. You will also be able to view and change your personal information and your Protection Against Unintended Lapse information.

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Why the Federal Program is the Smart Choice...

The Federal Long Term Care Insurance Program was designed specifically for members of the Federal Family. It is sponsored by the Federal Government and backed by two of the country's top insurance companies. The Federal Program is designed to help protect enrollees against the high costs of long term care. Personal access to registered nurse care coordinators, and home care provisions are just a few of the reasons why the Federal Program may be the smart choice for you.

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The Basics of Long Term Care and Long Term Care Insurance

More than 70% of us who live to retirement age will need long term care at some time in our lives.¹ But, what is long term care and how do we know if we need long term care insurance?

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MetLife's Partnering Approach: Simple. Streamlined. Successful.

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The Advantages to Your Company



Making an Impact on Recruitment, Retention, and Productivity

Recruitment and Retention

Your company's ability to attract and retain good talent is, in part, contingent upon a solid benefits package. Offering Group Long-Term Care Insurance as a voluntary benefit can be a way to set your company apart as a leader in employee benefits.

Cost-containment

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1. MetLife Mature Market Institute, "The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business," July 2006, p.18.

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 Hours*: Monday - Friday: 8 a.m. to 11 p.m.
 Email: jsherman4@metlife.com

Employers with less than 3,000 employees
 Call: 1-800-308-0179
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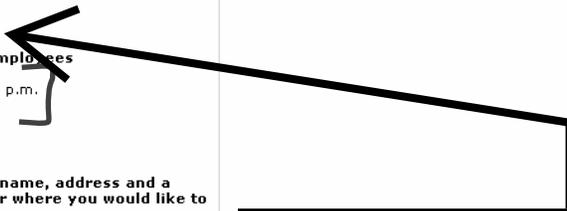
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Recruitment and retention

Your company's ability to attract and retain good talent is, in part, contingent upon a solid benefits package. Offering Group Long-Term Care Insurance as a voluntary benefit can be a way to set your company apart as a leader in employee benefits.

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Cost-containment

Caregiving costs American employers between \$17.1 billion and \$33.6 billion in lost productivity annually. As life expectancy increases, more workers will be involved in caring for aging loved ones.¹

Productivity

It's clear that employee productivity and caregiving are interrelated:

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Making an Impact on Recruitment, Retention, and Productivity

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Recruitment and Retention

Your company's ability to attract and retain good talent is, in part, contingent upon a solid benefits package. Offering Employer Sponsored Long-Term Care Insurance as a voluntary benefit can be a way to set your company apart as a leader in employee benefits.

Cost-Containment

Caregiving costs American employers between \$17.1 billion and \$33.6 billion in lost productivity annually. As life expectancy increases, more workers will be involved in caring for aging loved ones.¹

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¹ MetLife Mature Market Institute, "The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business," July 2006, p.18.

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1. MetLife Mature Market Institute, "The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business," July 2006, p.18.

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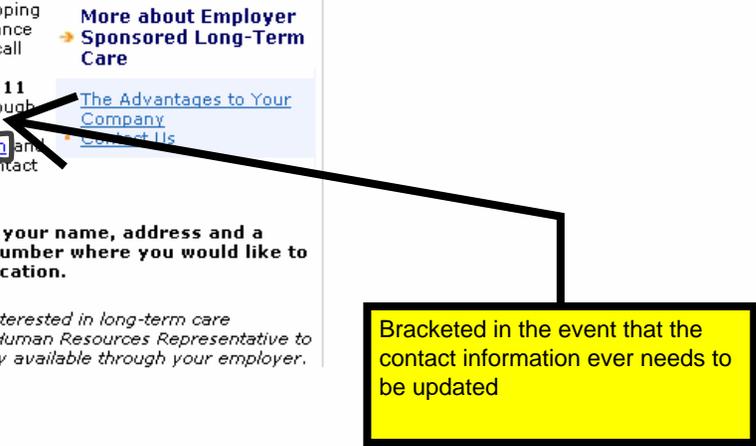
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*Plans and benefits may vary by state.

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Long-Term Care Insurance 

Research shows nearly half of all Americans will need long-term care at some point in their lives, and one in five Americans over the age of 50 is at a high risk of needing long-term care in the next 12 months⁴. Additionally, the cost of long-term care services may be surprising.

That's why it's such a good idea to consider long-term care insurance as an integral part of a well-rounded financial plan. It may help protect your hard-earned assets, and provide more control over how and where you receive care should you need it.

Let MetLife, a recognized leader in long-term care insurance, help you better understand your options, how coverage works, and where you can get a policy that best meets your needs and budget. Helping you make an informed choice is our goal.

The Basics
Long-term care services can take an unexpected toll on your finances. Would you be prepared for long-term care, if you suddenly required it? How will you pay for it?

Our Product Offerings
Our plan options suit various needs and budgets. Let us help you make an informed decision.

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Group has been changed to Employer Sponsored Long-Term Care throughout the website.

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A leading provider of insurance for more than 135 years and long-term care insurance for 20 years, MetLife offers a history of strength and stability.

[Test Your Knowledge](#)

Take this quiz to test how much you know about long-term care insurance. The answers may surprise you.

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Find answers to the most frequently asked questions about long-term care and long-term care insurance.

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If you need additional information about long-term care or MetLife's product offerings, please contact us.

1. "Consumer Information about Long Term Care: A Guide for Families," National Center for Assisted Living, 2003

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What is Long-Term Care?
 Long-term care (LTC) is the assistance that is provided to people who are unable to perform the Activities of Daily Living (ADLs) that healthy, fully-functional people do independently and on a daily basis.

The need for long-term care services arises from chronic health conditions and/or physical disabilities – such as a stroke, Multiple Sclerosis, Parkinson’s or Alzheimer’s disease, and are provided over a long period of time.

Some people mistakenly assume that most people receive long-term care services in nursing homes. In actuality, a number of people in need of long-term care services receive them at an assisted living facility or in one’s own home.

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The Costs of Long-Term Care Services
 It’s no wonder that long-term care insurance is one of the fastest-growing insurance plans on the market today. The costs of long-term care services are significant – and estimated to rise to \$190,600 per year by 2026.

The average yearly costs tell the story:
 Nursing Home - ~~\$66,798~~ (semi-private room)
 Home Care - ~~\$24,700~~
 Assisted Living Facility - ~~\$35,628~~

Those costs can quickly add up. With the average stay at 2.4 years, for instance, the average cost of nursing home care is now \$139,200 per person or \$278,400 for a married couple.

Footnote 6 here becomes footnote 4

The cost of long-term care services are significant and if they rise a bit faster than inflation, by 2026 the daily rate could hit \$486 a day, or \$177,000 a year. (Footnote 1)

The average yearly costs tell the story:
 Nursing Home- \$68,988(semi-private room) (footnote 2)
 Home Care- \$24,700 (footnote 3)
 Assisted Living Facility- \$35,628(footnote 2)

Footnote 6 here becomes footnote 4

Have You Considered the Costs?

Once you are aware of the costs associated with long-term care services, and how these costs can impact your retirement savings, it is important to consider the options you may have. If you haven't taken the time yet to give this topic careful thought, you're not alone: only 12% of the respondents to a 1999 survey indicated that they have adequately prepared for their own long-term care needs.⁴

Having good information will help you make good choices – and MetLife can help. Some people, for instance, wonder if the least expensive way to prepare for long-term care expenses is to “self insure” – in other words, to invest their money over time (in the stock market, for instance) to have when needed.

The risk, of course, is that the need will arise before you've saved enough, or that you will tap into your savings for another purpose beforehand.

Considering potential costs **now** may also help to ensure that you have options available **later**. For example, would you want to receive care at home, if the need arose? Purchasing a policy with Home Care coverage can help make that choice possible.

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Who Pays for Long-Term Care Services?

Long-term care insurance is the only insurance designed to help cover the costs of long-term care services. Without it, chances are good you'll be responsible for paying most, if not all, of the costs out of your own pocket.

Long-term care services simply aren't fully covered by any other type of insurance.

- Even the best medical, HMO or PPO plan won't adequately cover it because their focus is “acute” health care.
- Disability income insurance is generally about replacing lost income and provides no long-term care insurance benefits.
- Medicare covers some care in nursing homes and at home, it does so only for a limited time subject to restrictions.
- What Medicare doesn't pay, your Medicare Supplement won't pay either.

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FEEDBACK

Where Can I Receive Care?

Long-Term Care Insurance from MetLife can help you preserve the savings and assets you've worked a lifetime to build. With a wide range of benefits, you can help ensure that you will be able to get the type of care you need, where you want it.

Depending on the coverage chosen, including services you require and other considerations, your options may include:

- **Home Care** – for most people, the option to receive care in the comfort of their home is the choice they prefer most. Long-Term Care Insurance from MetLife offers coverage for care generally provided by a licensed nurse, or a licensed physical, occupational, speech or respiratory therapist. You can also receive care or services from a certified private aide, home health aide, homemaker, or from a care advisor from a care management organization.
- **Adult Day Care Center** – offers care, health support and rehabilitative services for adults during the day.
- **Assisted Living Facility** – for many, these licensed (where required) facilities, provide a great way to receive skilled nursing or custodial care in an environment that helps maintain independence and an active lifestyle.
- **Nursing Home** – your Long-Term Care Insurance policy from MetLife will provide coverage for all levels of care, from skilled to custodial, in a Nursing Home.
- **Informal Care** – many people would prefer to have a friend or loved one provide the care they need at their home. Care you receive at home from friends, neighbors, or relatives who are not health-care professionals. Some programs allow a benefit that provides some compensation to cover this care.

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Why it Pays to Apply Now?

It's usually less expensive if you buy long-term care insurance when you're younger. In fact, with most plans, the longer you wait the more it will cost you – for the exact same coverage.

When you purchase coverage at your current age:

- You'll pay a lower premium.
- You'll avoid the risk that you won't qualify later for health reasons.

It's wise to apply when you're younger and in better health.

What Our Customers Are Saying

The level of expertise and personal attention provided by MetLife's Care Coordinators make them an invaluable resource. Whether you need help understanding the benefit/claim process, locating a prospective Home Care provider in your community or have questions or concerns you'd like explained, they'll be there for you.

Just how helpful are our Care Coordinators? See what some of our customers have said.

"Can't imagine any better - our Care Coordinator is superb - thorough - expresses clearly what client needs to do and what MetLife provides."
-- R. Morgan*
Son of MetLife Insured

"The MetLife Care Coordinator made me feel that someone could help me solve the problems created by my husband entering an assisted living facility. Thanks for making me feel that I'm not alone."
-- L. Schaeffer*
Wife of MetLife Insured

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- ~~1. *Leads That Meet The Eye*, *Barron's*, 3/27/2000.~~
- ~~2. "Can Aging Baby Boomers Avoid the Nursing Home?" *Stuckl, B.* and *Mulvey, J.*, *American Council of Life Insurance*, March 2001.~~
- ~~3. MetLife Mature Market Institute, "MetLife Market Survey on Nursing Home and Home Care Costs 2006," October, 2006. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide)~~
- ~~4. *Ibid*~~
- ~~5. MetLife Mature Market Institute, "MetLife Survey of Assisted Living Costs 2003," October, 2003.~~
- ~~6. "The National Nursing Home Survey," *National Center for Health Statistics*, U.S. Department of Health and Human Services, June 2003.~~

The testimonial in this brochure is real. The name has been changed to protect the privacy of the individual and their family.

1. "Facing up to the costs of long-term care," *CNNMoney.com*, October 2007.

2. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.

3. MetLife Mature Market Institute, "The MetLife Market Survey of Adult day Services & Home Care Costs," September 2007. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide)

4. "The National Nursing Home Survey," *National Center for Health Statistics*, U.S. Department of Health and Human Services, June 2003.

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Individual Long-Term Care Insurance
 MetLife offers long-term care insurance plans with numerous options and features to help you meet your needs and budget.

Group Long-Term Care Insurance
 Implementing a long-term care insurance program can be an important part of your strategy to recruit and retain the best talent, contain costs and enhance employee productivity.

The AARP Long-Term Care Insurance Plan
 MetLife is the provider of the AARP Long-Term Care Insurance Plan.

The Federal Long Term Care Insurance Program
 Created solely for members of the Federal family, the Federal Long Term Care Insurance Program can help protect you from the potentially high costs of long term care.

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an employers

Employer Sponsored Long-Term Care Insurance

insert comma between "costs" and "and"
 Will now read:
 "...contain costs, and enhance employee..."

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A Simple, Straightforward Way to Help Protect Your Financial Future and Independence.

It may be difficult to accept that, at some point in your life, you may need to receive long-term care services ... to consider that everything you've prepared and saved for may somehow not go as planned.

With long-term care insurance, you can sleep a little easier knowing that you've made a smart move to help protect your hard-earned assets and ability to make the choices you'd prefer most. With MetLife, you get even more: the stability, reliability, and expertise of a company that's been insuring individuals for more than 135 years.

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Group Long-Term Care Insurance

MetLife's Partnering Approach: Simple. Streamlined. Successful.

Implementing a Long-Term Care Insurance program can be an important part of your strategy to **recruit and retain** the best talent, **control costs** and enhance **employee productivity**. For your employees, it can make a big difference in their quality of life and financial security.

MetLife knows that establishing any voluntary benefit program requires addressing competing priorities, efficiently deploying resources, and articulating a sound business case. With its industry-leading experience, MetLife has fine-tuned its **Partnering Approach** to create a model that succeeds on all counts.

More about Group Long-Term Care

- The Advantages to Your Company
- Understand MetLife's Role and Yours
- Plan Summary
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The AARP Long-Term Care Insurance Plan



In 1997, AARP, the nation's leading advocacy and information organization for people age 50 and over, introduced AARP Health Care Options – a new group health insurance program for AARP members designed to provide valuable, competitive products and services.

After careful analysis, MetLife was selected by AARP as the provider of the Long-Term Care Insurance program. To design a plan that would fit this diverse membership, MetLife talked to members from every region of the country, including working and non-working members, to determine what they expected out of their long-term care coverage.

The outcome of this careful research was a plan with broad coverage including monthly Home Care benefits, reimbursement for informal care arrangements, and choices for inflation upgrades, which help keep your benefits in line with the costs of care in the future.

If you are currently an AARP member, or would like to become one, and you're interested in learning more about the plan, click on the link below or call our long-term care insurance experts at 1-800-452-1393, Ext. 966, between the hours of 9 a.m. and 8 p.m. Eastern Time, Monday through Friday.

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The Federal Long Term Care Insurance Program [print screen](#)

Created solely for members of the Federal family, the Federal Long Term Care Insurance Program can help protect you from the potentially high costs of long term care. The Program is sponsored by the U.S. Office of Personnel Management (OPM).

After carefully considering the proposals submitted, OPM chose John Hancock and MetLife - two of the largest and most financially stable companies in the insurance industry - in December 2001 to introduce and administer the coverage.

This program features group rates, expansive home care benefit including informal care and innovative inflation options.

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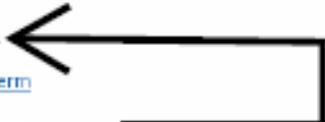
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The Advantages to Your Company

Reducing Turnover, Absenteeism, Retirement, Disability, and Productivity

Recruitment and Retention

Your company's ability to attract and retain good talent is, in part, contingent upon a solid benefits package. Offering Group Long-Term Care Insurance as a voluntary benefit can be a way to set your company apart as a leader in employee benefits.

Cost-containment

Caregiving costs American employers between \$17.1 billion and \$33.6 billion in lost productivity annually. As life expectancy increases, more workers will be involved in caring for aging loved ones.

Productivity

It's clear that employee productivity and caregiving are interrelated:

- When parents of employees have no long-term care insurance, they frequently rely more heavily on family (your employees) to provide care.
- When employees become actively involved in caregiving for a spouse or parent, they may be forced to take time away from work. Reduced concentration, extra time off, workday interruptions all negatively influence productivity.
- When employees' productivity is compromised, the overall efficiency and profitability of the company is compromised.

1. MetLife Mature Market Institute, "The MetLife Caregiving Cost Study: Productivity Losses to U.S. Business," July 2006, p.18.

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Understand MetLife's Role...and Yours

MetLife was one of the first companies ever to offer Group Long-Term Care Insurance, and has helped some of America's most prominent companies successfully implement programs of their own.

We'll take the load, and make it simple.

Our role:

- Work with you to define program benefits and determine required degree of customization
- Build a comprehensive communication strategy
- Prepare and deliver a variety of communication materials that meet your employees' needs
- Build a customized website that will allow your employees to learn about their Long-Term Care Insurance options and even apply on-line
- Provide employees with telephone access to our fully-trained Long-Term Care Insurance Consultants
- Conduct appropriate follow-up activities for the initial Enrollment Period
- Facilitate ongoing awareness activities

Your role:

- Provide MetLife with information about your corporate culture and communication vehicles
- Promote awareness by encouraging employees to investigate the educational opportunities available to them
- Actively support follow-up initiatives

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Plan Summary 

Eligible participants
Employees and spouses, parents and parents-in-law, grandparents and grandparents-in-law, and retirees and spouses.

Plan Model
Benefits are payable for the actual cost of services up to the daily benefit.

Daily Benefit
Each plan participant chooses a daily benefit (for example \$75, \$100, \$150 or \$200 per day). This is the maximum amount the plan will pay per day for a covered service.

Total Lifetime Benefit
Maximum amount of benefits the plan will administer.

Benefit Eligibility Criteria
Insureds will be considered benefit eligible when they have been certified by a licensed health care practitioner as being **chronically ill**.

Waiting Period for Benefits
90 calendar days. Covered services do not need to be received during the waiting period. The group policyholder may select an alternative waiting period.

* In certain plans there may be other eligible participants.

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Contact Group Long-Term Care

If you are an Employer interested in obtaining further information about developing a Group Long-Term Care Insurance Plan for your company please call or email us as follows:

Employers with 3,000 or more employees
 Call: 1-800-308-0179
 Hours*: Monday - Friday: 8 a.m. to 11 p.m.
 *Email: johnco@metlife.com

Employers with less than 3,000 employees
 Call: 1-800-308-0179
 Hours*: Monday - Friday: 8 a.m. to 11 p.m.
 *Email: ins_ltc_hotline@metlife.com

~~**Individuals**
 Call: 1-800-308-0179
 Hours*: Monday - Friday: 8 a.m. to 11 p.m.
 *Email: ins_ltc_hotline@metlife.com~~

Please be certain to include your name, address and a daytime or evening phone number where you would like to be contacted in all communication.

Note: If you are an employee interested in long-term care insurance, please contact your Human Resources Representative to find out if this benefit is currently available through your employer.

* All hours are Eastern Time.

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Contact Employer Sponsored Long-Term Care
 Email: jsherman4@metlife.com

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The MetLife Advantage



Purchasing long-term care insurance is something you want to – and should – feel good about. That's why choosing the right company is so important.

At MetLife, our commitment to long-term care insurance is clear: we provide you with many coverage options, offer valuable educational materials and distinctive product features and handle claims with care and consideration. Our website tools and interactive capabilities are reflective of our response to providing the most up to date means for communicating with you. A Company you can trust ... and advisors you can turn to – that's MetLife.

5 MetLife Advantages:

#1 Commitment
Most carriers focus on either the Employer/Group Association market or the Individual marketplace. MetLife, in an unprecedented show of commitment and market penetration, has proven itself in all long-term care markets. MetLife is currently the #1 provider of Group Long-Term Care Insurance in the country. In fact, The U.S. Office of Personnel Management (OPM) chose MetLife and John Hancock as the insurers of the Federal Long Term Care Insurance Program. And AARP has chosen MetLife as the insurer for its sponsored Long-Term Care Insurance Program.

#2 Stability
With an impressive history spanning more than 135 years, you can count on MetLife to be there when you need us. In fact, MetLife provides individual insurance, annuities and investment products to millions of U.S. households. MetLife has been offering Long-Term Care Insurance for almost 20 years and has a long history of rate stability.

Make the Best Choice with MetLife

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#3 Strength

MetLife is one of the strongest and most respected institutions in the world. All the leading insurance rating agencies give MetLife high marks.*

- AA (Very Strong) by Fitch for claims paying ability.
- A+ (Superior) by A.M. Best for financial condition, operating performance and market profile.
- Aa2 (Excellent) by Moody's for financial strength.
- AA (Very Strong) by Standard & Pooors for claims paying ability.

* Ratings as of December 2006. (Subject to change)

#4 Product Features[†]

Long-Term Care Insurance from MetLife offers a wide range of product options and innovative features to meet individuals' goals and budget needs. Some of our plans offer such features as:

- Flexible reimbursement options
- Unique Home Care benefits
- Cash disbursements
- Return of Premium

For detailed product information, see our **product offerings**.

[†] Not all features available with all Plans

#5 Compassion

MetLife knows that behind every long-term care insurance policy there's a person with real-life needs and concerns ... a customer who deserves prompt, courteous, and knowledgeable help, and the utmost respect. Through our Care Coordinators, policy-owners have access to one-on-one expert advice from Registered Nurses with experience in long-term care — including help in identifying long-term care resources in your own community.

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Test Your Knowledge

Take this quiz to find out how much you really know about long-term care and long-term care insurance. The answers may surprise you!

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1. Where do most people receive long-term care services?²³

Nursing Home

Assisted Living Facility

Home

Hospital

2. What percentage of long-term care service is paid by Medicare?²³

3%

14%

27%

43%

3. The need for long-term care services can happen at any time and at any age.

True

False

4. What is the average length of stay in a Nursing Home?²³

6 months

1 year

2.4 years

4.5 years

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Change question to read: What percentage of long-term care expenses are paid by Medicare on a national basis?

Answer stays at 14%

5. The average cost of Nursing Homes in the United States is about \$183 (semi-private) per day.⁴

- True
- False

6. Of the individuals who need assistance with ADLs on a day-to-day basis, what percent rely exclusively on family and friends for help?⁴

- 75%
- 65%
- 50%
- 40%

7. Long-term care insurance is very different from medical insurance.

- True
- False

8. Disability income insurance and long-term care insurance cover the same type of expenses.

- True
- False

Submit

- 1. The Urban Institute and the American Association of Homes and Services for the Aging, "Who Will Care for Us? - Addressing the Long-Term Care Workforce Crisis," October, 2001.
- 2. Department of Health and Human Services, HCFA, Office of the Actuary, National Health Statistics Group, Personal Health Care Expenditures, 2001.
- 3. "Can Aging Baby Boomers Avoid the Nursing Home?" Stucki, B. and Mulvey, J., American Council of Life Insurers, March 2001.
- 4. MetLife Mature Market Institute, "MetLife Market Survey on Nursing Home and Home Care Costs 2006," October, 2006.
- 5. McCall, N., Editor, Health Administration Press, Chicago, IL, "Who Will Pay for Long-Term Care? Insights from the Partnership Programs," 2001.

Change \$183 to \$189

- 1. Friedland, R. Caregivers and long-term care needs in the 21st century: Will public policy meet the challenge?, Georgetown University Long-Term Care Financing Project, July 2004.
- 2. Kaiser Commission on Medicaid and the Uninsured, "Medicare and Long-Term Care," July, 2006.
- 3. "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.
- 4. MetLife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Assisted Living Costs," October 2007.
- 5. "Caring for an Aging Loved One," FinalCall.com News, July 2007.

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Frequently Asked Questions



FAQs:

- [What are my odds of needing long-term care services?](#)
- [Why might I need it?](#)
- [Who provides long-term care services?](#)
- [Where can long-term care services be provided?](#)
- [How much do long-term care services cost?](#)
- [What about the cost of long-term care services in the future?](#)
- [Why should I buy now?](#)
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What are my odds of needing long-term care services?

According to the American Society on Aging, 70% of Americans 65 and older will need some form of long-term care.¹ And today, Americans are living to an average age of 77.4

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Why might I need it?

You or a loved one could need long-term care services in your home or elsewhere as a result of a disabling disease, such as (Multiple Sclerosis, Parkinson's, Alzheimer's, or Stroke) or a serious accident or illness — situations that could happen at any age, regardless of your prior health. Having family or friends act as caregivers may not always be a realistic option, especially on a full-time basis.

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Related Links

- [About Long-Term Care](#)
- [Individual Long-Term Care Insurance](#)
- [The Federal Long-Term Care Insurance Program](#)



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Who provides long-term care services?

Long-term care services might be provided by a health care professional such as a nurse, a home health aide or other personal care provider on a part-time or full-time basis.

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Where can long-term care services be provided?

Long-term care services can be provided in your own home, an assisted living facility, an adult day care center or in a nursing home.

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How much do long-term care services cost?

The national average cost for care in a Nursing Home is ~~\$66,795~~ per year (for a semi-private room). Care in your own Home is \$24,700 per year (for a Home Health Aide).²

- The average Nursing Home stay is 2.4 years³, resulting in a total cost of ~~\$160,308~~.
- Expenses vary based on what part of the country you live in and the type of the facility you choose.
- In some cities, current annual Nursing Home costs range from \$60,000-\$80,000 per year.⁴
- At \$90 per visit for a Home Health Aide, just 5 visits per week cost an average of \$29,499 per year.⁵

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What about the cost of long-term care services in the future?

The cost of all long-term care services are expected to increase steadily.

- Nursing home care alone is expected to cost ~~\$198,808~~ per year by 2038.⁶
- Assuming a stay of 2.4 years, the average nursing home bill in 2038 will be ~~\$477,148~~.

Annotations:

- Yellow box: "...care in a Nursing Home is \$68,988..." Insert footnote 3 after (for a semi-private room).
- Yellow box: "...total cost of \$165,571."
- Yellow box: "...average of \$24,700 per year."
- Yellow box: "...cost \$177,000 per year by 2026."
- Yellow box: "...In 2026 will be \$424,800."
- Yellow box: "Becomes footnote 4" (points to \$66,795)
- Yellow box: "Becomes footnote 3" (points to \$160,308)
- Yellow box: "Becomes footnote 4" (points to \$29,499)

Why should I buy now?

When you purchase coverage at your current age:

- You'll pay a lower premium.
- You'll most likely pay for less in total premium outlay.
- You'll avoid the risk that you won't qualify later for health reasons.

It's wise to apply when you're younger and in better health.

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Am I already covered?

Many people are surprised to learn that very few, if any, long-term care services are covered by Medicare. The same is true for most medical plans (employee, retiree, government, union). Medicare only covers 14% of Nursing Home costs.⁶

[Back to FAQ Questions](#)

1. "Americans Fail to Act on Long-Term Care Protection," The American Society on Aging, May, 2003.
2. ~~"Health United States 2003," National Center for Health Statistics, 2003;~~
3. ~~MetLife Mature Market Institute, "MetLife Market Survey on Nursing Home and Home Care Costs 2006," October, 2006 (based on \$19/hour, 5 hours a day, 5 days per week).~~
4. ~~"The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2003.~~
5. ~~"Can Aging Baby Boomers Avoid the Nursing Home?" Stocki, B. and Malvey, J., American Council of Life Insurers, March 2001.~~
6. ~~Department of Health and Human Services, HCFA, Office of the Actuary, National Health Statistics Group, "Personal Health Care Expenditures, 2001;~~

Bullet one: Since premiums increase as age increases, your premiums will never be lower than they are today.

Bullet two: stays the same.

bullet three: You'll avoid the potential risk that future changes in your health would jeopardize your insurability.

1. Stays the same.

2. "Life Expectancy in America Hits Record High," LiveScience.com, February 2005.

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

4. MetLife Mature Market Institute, "The MetLife Market Survey of Adult day Services & Home Care Costs," September 2007. (Based on \$19/hour, 5 hours a day, 5 days a week for a home health aide)

5. "Facing up to the costs of long-term care," CNNMoney.com, October 2007.

6. Kaiser Commission on Medicaid and the Uninsured, "Medicare and Long-Term Care," July, 2006.

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Individuals
MetLife offers long-term care insurance plans with numerous options and features to help you meet your needs and budget. Let a MetLife Representative answer your questions and help you customize an individual plan.

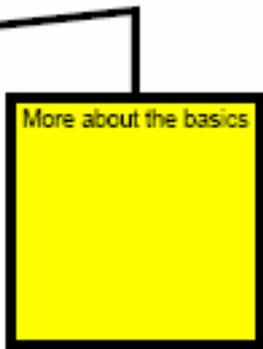
Business
Implementing a long-term care insurance program can be an important part of your strategy to recruit and retain the best talent, contain costs and enhance employee productivity. Contact us for more information about setting up a group long-term care insurance plan.

AARP Member
~~MetLife is the provider of the AARP Long-Term Care Insurance program. If you are interested in learning more about the plan and are an AARP member or would like to become one, contact us to speak to our long-term care insurance experts.~~

Federal Family
Created solely for members of the Federal family, the Federal Long Term Care Insurance Program can help protect you from the potentially high costs of long term care. Find out how.

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- [The Basics](#)
- [Our Product Offerings](#)
- ~~[The MetLife Difference](#)~~
- [Test Your Knowledge](#)
- [Frequently Asked Questions](#)
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Individuals 

Let MetLife's long-term care insurance representatives help customize a plan for you or provide answers to your questions, such as:

- The costs of Home Care and Nursing Home care in your area
- The coverage options available
- How to contact an agent in your area

Additional Contacts

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Call **1-800-308-0179** during the hours of operation below (Eastern Time) or simply send an email to Ins_Ltc_hotline@metlife.com

Monday-Friday 9 a.m. to 11 p.m.

Please be certain to include your name, address and a daytime or evening phone number where you would like to be contacted in all communication.

Note: If you are an employee interested in Long-Term Care Insurance, please contact your Human Resources Representative to find out if this benefit is currently available through your employer.

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AARP Members



Need answers? Looking for advice? Want to discuss plan options and features with a licensed long-term care insurance representative?

Call us toll-free at 1-800-452-1393 ext. 966 between the hours of 8 a.m. and 8 p.m. Eastern Time, Monday through Friday. TDD please call 1-800-232-7773.

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Business 

If you're interested in obtaining further information about developing a ~~Group Long-Term Care Insurance~~ **Additional Contacts** Plan for your company, please call us toll-free at 1-877-MET-LTCI (1-877-638-5824) between the hours of **9 a.m. - 5 p.m.** Eastern Time, Monday through Friday.

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Note: If you are an employee interested in long-term care insurance, please contact your Human Resources Representative to find out if this benefit is currently available through your employer.

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- [Making a Will](#)
- [Nursing Homes](#)
- [Planning For Retirement](#)

Statistics show that at least 6.4 million people aged 65 or older need long-term care, with one in two over age 85 requiring care. At least half of the population who are 85+ will need help with Activities of Daily Living.* Such care is provided when someone can no longer independently carry out essential everyday activities like eating, bathing, dressing, etc. Most people think of long-term care as something needed by older people, but accident or illness can strike someone of any age. When it does, they too may find themselves in need of assistance.

Traditionally, women in our families have provided this care when needed. However, today's smaller families may be scattered across the country, and many women are now working outside the home. What's more, caring for a loved one full-time can overwhelm even the most devoted family member. As a result, more caregivers than ever are turning to outside resources to help with the care of a family member.

Many people automatically think of nursing homes when they think of long-term care, but there are other options available as well, some provided in your own home or others in the community. This pamphlet explains some of these long-term care arrangements, what they cost and how to shop for a long-term care insurance policy to help cover such expenses.

*Planning for Long-Term Care
United Senior Health Council, Washington, D.C., #0294-444, 4/11, 2002

This **Life Advice**® guide about 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 Health Insurance Association of America (HIAA).

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Nursing Home Care



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Nursing homes (also referred to as nursing facilities) provide the kind of around-the-clock care that is usually beyond the physical and emotional resources of families and friends. Nursing homes are able to provide a range of services from very skilled care for seriously ill people who require close medical supervision by a licensed nurse to custodial care, which is often provided by nursing assistants supervised by a nurse on a 24-hour basis. All states have licensing requirements for nursing homes and perform surveys to evaluate the quality of care. If nursing home care is needed for yourself or a family member, investigate the facility first for answers to these important questions:

- Is it possible to visit the nursing home without an appointment?
- Is the building comfortable and in good condition?
- Is the staff competent, cooperative and friendly?
- Is the nursing home clean—including the bedrooms, bathrooms, dining rooms, recreation and therapy rooms, and other common areas?
- Is a physician available at all times for emergencies?
- Is the latest state inspection of the facility posted?
- Is the staff and facility licensed?
- Is a social worker available to help residents adjust to a new lifestyle?

You can tell a lot about a nursing home simply by walking around and observing the residents. Do they seem happy? Are they reasonably neat and clean? Do they use the recreation areas or stay mostly in their rooms?

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References



REFERENCE MATERIALS

The Medicaid Planning Handbook: A Guide to Protecting Your Family's Assets from Catastrophic Nursing Home Costs
Alexander A. Bove, Jr.; Little, Brown and Co. \$13.95

The Consumer Bible, 1001 Ways to Shop Smart
Mark Green, Workman Publishing \$15.95

Planning for Long-Term Care
United Seniors Health Council \$14.95

The Complete Idiot's Guide to Long-Term Care Planning
Marile Driscoll, Pearson Education, Inc. \$19.95

Order the free booklet, *The Consumer's Guide to Long-Term Care Insurance*, from the Health Insurance Association of America, P.O. Box 753, Weldon, MD 20684-0753, 1-800/826-8111. Booklet is only available in sets of 50.

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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: I08-40						
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		I08-40
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replace Form Number
	Description			Previous State Filing Number
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This filing corresponds to form filing company tracking number				
Overall percentage rate impact for this filing		%		
	Document Name Description	Affected Form Numbers		Previous State Filing Number
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02			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + ___% - ___% <input type="checkbox"/> Other _____	
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Metropolitan Life Insurance Company
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-3859 Fax 203 221-6573
Mrinaldi@metlife.com



Mary J. Rinaldi
Long-Term Care

July 14, 2008

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

Re: Filing No. I08-40
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 long-term care advertising materials described below. The material is intended for use with all approved long-term care policy forms.

The enclosed advertising material is similar to form ADF#1057.03 filed with your Department June 26, 2003.

Advertising Form Number	Brief Description of Institutional Advertising Material
--------------------------------	--

ADF#1057.03(Rev.0508)	MetLife.com Consumer Website
-----------------------	------------------------------

- We are resubmitting the MetLife. Com Consumer Website as minor changes have been made from the website that is currently being used.
- Enclosed is a red-lined version of form ADF#1057.03(Rev.0508) for ease of identifying the revisions.
- 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,

A handwritten signature in cursive script that reads "Mary J. Rinaldi".

Mary J. Rinaldi
Consultant-Compliance Marketing/AD