

SERFF Tracking Number: META-126353620 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43836
Company Tracking Number: NY06-11 JD (SB)
TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
Limited Benefit
Product Name: Critical Illness Insurance Advertisement
Project Name/Number: CI66.09/NY06-11 JD (sb)

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Critical Illness Insurance SERFF Tr Num: META-126353620 State: Arkansas
Advertisement

TOI: H07G Group Health - Specified Disease - SERFF Status: Closed-Approved- State Tr Num: 43836
Limited Benefit Closed

Sub-TOI: H07G.001 Critical Illness Co Tr Num: NY06-11 JD (SB) State Status: Approved-Closed
Filing Type: Form Reviewer(s): Rosalind Minor

Author: Sandra Bennett Disposition Date: 10/29/2009

Date Submitted: 10/21/2009 Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: CI66.09

Project Number: NY06-11 JD (sb)

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 10/29/2009

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Employer, Association

Explanation for Other Group Market Type:

State Status Changed: 10/29/2009

Created By: Sandra Bennett

Corresponding Filing Tracking Number: NY06-11 JD (sb)

Deemer Date:

Submitted By: Sandra Bennett

Filing Description:

Please view the cover letter for a more detailed description of the filing submission.

Company and Contact

Filing Contact Information

William D. Wilson, Staff Analyst

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/29/2009	10/29/2009

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Cover Letter	Approved-Closed	Yes
Supporting Document	NAIC Transmittal Form	Approved-Closed	Yes
Form	Short Benefit Copy	Approved-Closed	Yes
Form	Benefit Book copy	Approved-Closed	Yes
Form	Last Chance Email	Approved-Closed	Yes
Form	Short Reminder Email	Approved-Closed	Yes
Form	Long Reminder Email	Approved-Closed	Yes
Form	Short Kickoff Email	Approved-Closed	Yes
Form	Short Kickoff Email	Approved-Closed	Yes
Form	Coming Soon Email	Approved-Closed	Yes
Form	Coming Soon Email	Approved-Closed	Yes
Form	Kickoff Email	Approved-Closed	Yes
Form	Underwritten Intranet	Approved-Closed	Yes
Form	Welcome Letter	Approved-Closed	Yes
Form	Newletter Copy	Approved-Closed	Yes
Form	Newletter Copy	Approved-Closed	Yes
Form	Fully Underwritten Flyer	Approved-Closed	Yes

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Form Schedule

Lead Form Number: CI66.09

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 10/29/2009	CI66.09	Advertising	Short Benefit Copy	Initial			CI66.09FUShortBenefitBookCopy.pdf
Approved-Closed 10/29/2009	C167.09	Advertising	Benefit Book copy	Initial			CI67.09FULongBenefitBookCopy.pdf
Approved-Closed 10/29/2009	CI68.09	Advertising	Last Chance Email	Initial			CI68.09LastChanceEmail.pdf
Approved-Closed 10/29/2009	CI69.09	Advertising	Short Reminder Email	Initial			CI69.09ShortReminderEmail.pdf
Approved-Closed 10/29/2009	CI70.09	Advertising	Long Reminder Email	Initial			CI70.09LongReminderEmail.pdf
Approved-Closed 10/29/2009	CI70.09	Advertising	Short Kickoff Email	Initial			CI71.09ShortKickoffEmail.pdf
Approved-Closed 10/29/2009	CI71.09	Advertising	Short Kickoff Email	Initial			CI71.09ShortKickoffEmail.pdf
Approved-Closed 10/29/2009	CI72.09	Advertising	Coming Soon Email	Initial			CI72.09LongComingSoonEmail.pdf
Approved-Closed 10/29/2009	C173.09	Advertising	Coming Soon Email	Initial			CI73.09ShortComingSoonEmail.pdf
Approved-	CI74.09	Advertising	Kickoff Email	Initial			CI74.09Long

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Closed				KickoffEmail.p
10/29/2009				df
Approved- CI75.09	Advertising Underwritten Intranet Initial			CI75.09FU
Closed				Intranet
10/29/2009				language.pdf
Approved- CI76.09	Advertising Welcome Letter Initial			CI76.09FULo
Closed				ngVersionWel
10/29/2009				come
				Letter.pdf
Approved- CI77.09	Advertising Newsletter Copy Initial			CI77.09FU
Closed				Coming Soon
10/29/2009				Newsletter
				Copy.pdf
Approved- CI78.09	Advertising Newsletter Copy Initial			CI78.09FU
Closed				Announceme
10/29/2009				nt Newsletter
				Copy.pdf
Approved- CI79.09	Advertising Fully Underwritten Initial			CI79.09FUFly
Closed	Flyer			er.pdf
10/29/2009				

DRAFT BENEFIT BOOK LANGUAGE

MetLife Critical Illness Insurance (CII). Designed as a complement to medical and disability income coverage, Critical Illness Insurance pays a lump-sum benefit payment if you experience one of the covered conditions.

How Does MetLife Critical Illness Insurance Work?

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount between [\$10,000] and \$100,000. If you are approved for coverage and you experience one of the covered conditions within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. This payment can be used on anything from co-pays and deductibles to mortgage payments and child care.

Coverage Options:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000]
- **Spouse/Domestic Partner⁺⁺:** Category Benefit Amount between [\$10,000 and \$100,000] (same option as employee) provided the employee applied and is selected for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applied and is selected for coverage.

What Are The Covered Conditions?

Category 1 incorporates certain cancer-related conditions

- Full Benefit Cancer
- Partial Benefit Cancer*
- Bone Marrow Transplant

Category 2 incorporates certain heart-related conditions

- Heart Attack
- Heart Transplant
- Stroke⁺
- Coronary Artery Bypass Graft*

Category 3 incorporates certain other covered conditions

- Major Organ Transplant (other than bone marrow and heart)
- Kidney Failure

Can You Explain How Payments Within Each Category Occur?

With the **additional occurrence benefit** -- a covered employee with a critical illness insurance certificate with a category benefit amount of [\$30,000] can potentially receive a total of [\$90,000]. This is the maximum amount that you could get under a certificate with a [\$30,000] category benefit amount if you experience covered conditions in all three categories and meet all of the group policy .

[*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should the covered individual experience another one of the covered conditions in the same category while the certificate is in force.

+ In certain instances, the covered condition is severe stroke.

++Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

BENEFIT BOOK LANGUAGE

MetLife Critical Illness Insurance (CII). Designed as a complement to your current medical and disability coverage, Critical Illness Insurance pays a lump-sum benefit payment if you experience one of the covered medical conditions.

How Does MetLife Critical Illness Insurance Work?

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount between [\$10,000 and \$100,000]. If you are approved for coverage and you experience one of the covered conditions within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. This payment can be used on anything from co-pays and deductibles to mortgage payments and child care.

Coverage Options:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000] (in increments of \$10,000)
- **Spouse/[Domestic Partner][*]:** Category Benefit Amount between [\$10,000 and \$100,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

What Are The Covered Conditions?

MetLife Critical Illness Insurance covers the following medical conditions and groups them into three distinct categories (as defined by the group certificate):

- Category 1 incorporates certain **cancer**-related conditions
- Category 2 incorporates certain **heart**-related conditions
- Category 3 incorporates certain **other** conditions

Category 1— cancer-related

Full Benefit Cancer
Partial Benefit Cancer**
Bone Marrow Transplant

Category 2— heart-related

Heart Attack
Stroke+
Coronary Artery Bypass Graft**
Heart Transplant

Category 3— other conditions

Major Organ Transplant
(other than bone marrow and heart)
Kidney Failure

Can You Explain How Payments Within Each Category Occur?

You can receive benefit payments in three different categories:

- You apply and are approved for a category benefit amount between [\$10,000 and \$100,000].
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.
- The lump-sum benefit payment works like this:
 - For Coronary Artery Bypass Graft and Partial Benefit Cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the category.
 - For all other covered conditions, you will receive 100% of the category benefit amount provided that you have not received a partial benefit payment for a covered condition in that same category. ***
 - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other covered condition that falls within one of the two remaining categories, you can receive another lump-sum benefit payment for the same category.***
- Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

[**Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should the covered individual experience another one of the covered conditions in that category while the certificate is in force.

*** There is a 180-day benefit suspension period between covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories.

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

{{Optional}}

Category Benefit Example

The following is a payment example for an employee who purchased a \$30,000 maximum category benefit payment where all group policy and certificate requirements for coverage have been met:

You are diagnosed as having lung cancer.	MetLife would pay 100% of the maximum category benefit amount for Category 1 = \$30,000. This would terminate your coverage for all Category 1 – Cancer-Related conditions. You are still eligible for benefits for covered conditions in Categories 2 and 3.
Two years later, you have a coronary artery bypass graft.	MetLife would pay 25% of the maximum benefit amount for Category 2 = \$7,500. You would still have 75% of the maximum benefit amount to use if you experience another Category 2 – Heart Related condition.
Then, the following year, you suffer a debilitating stroke.	MetLife would pay the remaining 75% of the maximum category benefit amount for Category 2 = 75% of \$22,500 = \$7,500. This would terminate your coverage for all Category 2 –Heart-Related conditions. You are still eligible for benefits for covered conditions in Category 3 – other conditions.
Three years later, you have kidney failure.	MetLife would pay 100% of the maximum category benefit amount for Category 3 = \$30,000. Since you have exhausted 100% of the category benefit amounts in each of the three categories, the coverage is terminated.
The above example illustrates that during the life of the Critical Illness Insurance certificate with a category benefit amount of \$30,000, it is possible to receive a total of \$90,000. This is the maximum amount that you could get under a certificate with a \$30,000 category benefit amount.	

Last Chance E-Mail

Subject Line: This is your last opportunity to apply for between [\$10,000 and \$100,000] of Critical Illness Insurance from MetLife during the [benefit enrollment period.]. Hurry, your enrollment period ends soon!

[XYZ employees] – You have [X] days left to apply for a category benefit amount between [\$10,000 and \$100,000] of Critical Illness Insurance from MetLife. This coverage can provide a lump sum benefit payment in the event you experience certain critical illnesses. If you apply for coverage and are approved and you experience one of the covered conditions and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. This payment can be used on anything from co-pays and deductibles to mortgage payments and child care.

This is your last chance to apply during the [benefit enrollment period].

Think about your own day-to-day expenses and the out-of-pocket expenses related to a critical illness. Could you withstand the potential financial impact? Critical Illness Insurance (CII) from MetLife can help prevent you from having to tap into savings you have already set aside. Enroll today!

Questions? [Call **1 800 GET MET 8** and a MetLife Customer Service Representative will be happy to answer your questions/log onto www.metlife.com/mybenefits].

Enroll Today – The enrollment period ends [DATE].

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Metropolitan Life Insurance Company, New York, NY 10166

LD Number

CI68.09

Reminder E-Mail

Subject Line: **REMINDER -- Critical Illness Insurance from MetLife** is now available for [XYZ Company] employees. You have only [X] days to take advantage of this offer.

[XYZ Company] would like to remind our [employees/associates] to apply for category benefit amounts between [\$10,000 and \$100,000] of Critical Illness Insurance from MetLife.

[Only X Days Left]

Please review the following information to learn how this important benefit can help you alleviate some of the financial burden if you experience certain critical illnesses:

[As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.¹ However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” Did you know that the average out-of-pocket expenses for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?²]Preparation is the key, however; a critical illness can occur when you least expect it. Think about your own day-to-day expenses and the average out-of-pocket expenses related to a critical illness.

$$\text{Living Expenses} \times \text{3 to 6 Months} + \$7,000 \text{ out-of-pockets costs} = \$ \text{Amount}$$

The above calculation can illustrate the potential financial consequences when you experience a critical illness.

Putting aside that much money may not fit with your current financial goals; however, by enrolling for [\$10,000 - \$100,000] of critical illness insurance, you can help alleviate some of the financial burden should you experience one of the covered conditions.

Reminder -- As a [Your Company] employee, you, your spouse[/domestic partner*], and your dependent child(ren) now have the opportunity to apply for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse [/domestic partner*] can apply [through your company’s universal enrollment form] [using the enclosed enrollment form].

How Does MetLife Critical Illness Insurance Work?

With MetLife Critical Illness Insurance, you can apply for a category benefit amount of [\$10,000 and \$100,000 (in increments of \$10,000)]. If you are approved for coverage and you experience one of the covered conditions and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. This payment can be used on anything from co-pays and deductibles to mortgage payments and child care.

How Do I Apply?

[For more information about the product and to apply, please log onto www.metlife.com/mybenefits].

¹ *Planning for Financial Emergencies*, Journal of Financial Planning Association. Available at www.fpanet.org.

² Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

*[Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information..]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife’s CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, New York 10166.

LD Number

CI69.09

Reminder E-Mail

Subject Line: **REMINDER -- Critical Illness Insurance from MetLife** is now available for [XYZ Company] employees. You have only [X] days to take advantage of this offer.

[XYZ Company] would like to invite our [employees/associates] to apply for a category benefit amount between [\$10,000 and \$100,000] of Critical Illness Insurance from MetLife.

[Only X Days Left]

Please review the following information to learn how this important benefit can help you alleviate financial burden if you experience certain critical illnesses:

As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.¹ However, not everyone is in the financial position to set aside a chunk of money of that size for a "rainy day." Preparation is the key, however; a critical illness can occur when you least expect it. Think about your own day-to-day expenses and the average out-of-pocket expenses related to a critical illness. Are you as prepared as you could be?

$$\text{Living Expenses} \times \text{3 to 6 Months} + \$7,000 \text{ out-of-pockets costs} = \$ \text{Amount}$$

The above calculation can illustrate the potential financial consequences when you experience a critical illness.

Putting aside that much money may not fit with your current financial goals; however, by enrolling for between [\$10,000 and \$100,000] of critical illness insurance, you can help alleviate some of the financial burden should you experience one of the covered conditions.

Reminder -- As a [Your Company] employee, you, your spouse[/domestic partner]*, and your dependent child(ren) now have the opportunity to enroll for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse[/domestic partner]* can apply [through your company's universal enrollment form] [using the enclosed enrollment form].

Coverage Options:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000 (in increments of \$10,000)]
- **Spouse/[Domestic Partner]*:** Category Benefit Amount between [\$10,000 and \$100,000 (in increments of \$10,000)] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** \$10,000 per dependent child provided the employee applies and is approved for coverage.

How Does MetLife Critical Illness Insurance Work?

With MetLife Critical Illness Insurance, you can apply for a category benefit amount between [\$10,000 and \$100,000]. If you are approved for coverage and you experience one of the covered conditions and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. This payment can be used on anything from co-pays and deductibles to mortgage payments and child care.

How Do I Apply?

For more information about the product and to apply, please log onto www.metlife.com/mybenefits].

¹ "How...And Why...To Save More Money," August 1, 2007, Journal of Financial Planning, Financial Planning Association. Available at www.fpanet.org.

* Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

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Kickoff E-Mail

Subject Line: **Critical Illness Insurance from MetLife** is now available to employees of [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000 -\$100,000] of Critical Illness Insurance from MetLife.

[When: <DATE> at <WHERE>]

Please review the following information to find out more about this important benefit:

The medical headlines are filled with good news. [The survival rate of patients who experience many critical illnesses is rising.¹ Many people are beating the odds and going on to live strong vital lives. But with the good comes the not so good. Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?²]In addition, those individuals who lost income as a result of experiencing a critical illness such as a heart attack, stroke or cancer lost an average of over \$25,000 of income.³ That's why [XYZ Company] is giving its employees an opportunity to apply for MetLife Critical Illness Insurance.

During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000 (in increments of \$10,000)]
- **Spouse/Domestic Partners++:** [\$10,000 - \$100,000] (same option as employee) provided employee applies and is selected for coverage.
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What Are The Covered Conditions?

MetLife Critical Illness Insurance provides you with financial help – a lump-sum benefit payment – in the event that your or your covered dependent experience one of the covered conditions: cancer*, heart attack, stroke⁺, kidney failure, major organ transplant, bone marrow transplant, heart transplant and coronary artery bypass graft*.

How Do I Apply?

For additional information about the product and to apply for MetLife Critical Illness Insurance, please log onto www.metlife.com/mybenefits. [Full details about MetLife Critical Illness Insurance will be arriving in your mailbox soon.]

[¹ American Heart Association, 2009 Heart Disease and Stroke Statistics Update; American Cancer Society, 2009 Cancer Facts and Figures.

^{2,3}Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006.

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

+ In certain states, the covered condition is severe stroke.

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[¹ American Heart Association, 2009 Heart Disease and Stroke Statistics Update; American Cancer Society, 2009 Cancer Facts and Figures.

^{2,3}Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006.

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+ In certain states, the covered condition is severe stroke.

++Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Fully Underwritten Long Coming Soon E-Mail

Subject Line: Coming Soon to [XYZ Company] -- **Critical Illness Insurance from MetLife**

[XYZ Company] would like to invite our [employees/associates] to learn more about an important [new] benefit: Critical Illness Insurance from MetLife.

[When: <DATE> at <WHERE>][www.mybenefits.com]

Please review the following information to find out more about this important benefit:

Many employees express concerns about having enough money to make ends meet.¹ That is why the last thing that you want to worry about is having to dip into your savings to pay the bills should you experience a critical illness. After all, you would like your financial picture to stay on course. Now there's a product that can help pay for some expenses associated with certain critical illnesses – **Critical Illness Insurance from MetLife**.

Now, MetLife would like to offer you and your spouse[/domestic partner][++] the opportunity to apply for coverage for you and your family. During the [XYZ Company] open enrollment period you can apply for:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000] (in increments of \$10,000)
- **Spouse[/Domestic Partner]^{l[++]}:** Category Benefit Amount between [\$10,000 and \$100,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

This coverage could help prevent you from tapping into savings you have already set aside. Are you fully prepared?

What Are The Covered Conditions?

MetLife Critical Illness Insurance covers the following medical conditions and groups them into three distinct categories (as defined by the group certificate):

- Category 1 incorporates certain **cancer**-related conditions
- Category 2 incorporates certain **heart**-related conditions
- Category 3 incorporates certain **other** conditions

Category 1— cancer-related

Full Benefit Cancer
Partial Benefit Cancer*
Bone Marrow Transplant

Category 2— heart-related

Heart Attack
Stroke+
Coronary Artery Bypass Graft*
Heart Transplant

Category 3— other conditions

Major Organ Transplant
(other than bone marrow and heart)
Kidney Failure

Can You Explain How Payments Within Each Category Occur?

You can receive benefit payments in three different categories:

- You apply for a category benefit amount between [\$10,000 and \$100,000.]
- If you are approved for coverage and later diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.

- The lump-sum benefit payment works like this:
 - For Coronary Artery Bypass Graft and Partial Benefit Cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category.
 - For all other covered conditions, you will receive 100% of the category benefit amount, provided that you have not received a partial benefit payment for a covered condition in that same category.**
 - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other covered condition that falls within one of the two remaining categories, you can receive another lump-sum benefit payment for that category.**
- Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

Where can I get additional information?

For additional information about the product and to apply for MetLife Critical Illness Insurance, [please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST/through the mail/by logging onto www.metlife.com/mybenefits]. [A MetLife Representative will be here to share with <XYZ Company> employees the details of the plan, how it can complement your current medical insurance, the many uses for the lump-sum payment and to answer any of your questions]

[Full details about MetLife Critical Illness Insurance will be arriving in your mailbox very soon.]

[¹ MetLife's Fifth Annual Study of Employee Benefits Trends, March 2007

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

+ In certain states, the covered condition is severe stroke.

[++Coverage for domestic partners and civil union partners varies by state. Please contact MetLife for more information..]

**There is a 180-day benefit suspension period between diagnosed conditions in different Categories. The benefit suspension period starts when a covered condition occurs. The benefit suspension period does not apply within categories. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category. If a covered condition first occurs during the benefit suspension period, the next occurrence will be treated as a first occurrence.

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state. Please contact MetLife for more information.]

LD Number

Coming Soon E-Mail

Subject Line: Coming soon to [XYZ Company] -- **Critical Illness Insurance from MetLife**

[XYZ Company] would like to invite our [employees/associates] to learn more about an important new benefit: Critical Illness Insurance from MetLife.

[When: <DATE> at <WHERE>]

Please review the following information to find out more about this important benefit:

[Many employees express concerns about having enough money to make ends meet.¹] That is why the last thing that you want is to worry about having to dip into your savings to pay the bills should you experience a critical illness. Now there's a product that complements your medical and disability income insurance and can help pay for some expenses associated with a critical illness – **Critical Illness Insurance from MetLife**.

Now, MetLife would like to offer you and your spouse the opportunity to apply for coverage for you and your family. During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000] (in increments of \$10,000). (insert period)
- **Spouse/[Domestic Partner⁺⁺]:** [\$10,000 and \$100,000] (same option as employee) provided employee applies and is approved for coverage.
- **[Dependent Child(ren):** \$10,000 per dependent child provided the employee applies and is approved for coverage.]

What Are The Covered Conditions?

MetLife Critical Illness Insurance provides you with a lump-sum benefit payment in the event that you or your covered dependent experiences one of the covered conditions in three distinct categories:

- **Category 1** incorporates certain **cancer**-related conditions: Full Benefit Cancer, Partial Benefit Cancer* and Bone Marrow Transplant.
- **Category 2** incorporates certain **heart**-related conditions: Heart Attack, Heart Transplant, Stroke⁺ and Coronary Artery Bypass Graft*. (insert period)
- **Category 3** incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure. (insert period)

Can You Explain How Payments Within Each Category Occur?

With the **additional occurrence benefit** -- a covered employee with a critical illness insurance certificate with a category benefit amount of [\$30,000] can receive a total of [\$90,000]. This is the maximum amount that you could get under a certificate with a [\$30,000] category benefit amount if you experience covered conditions in all three categories.

Where Can I Get Additional Information?

For additional information about the product and to apply for MetLife Critical Illness Insurance, [please call **1 800 GET-MET 8** (1-800-438-6388), Monday through Friday, 8am – 6pm, EST. A MetLife Representative will be here to share with <XYZ Company> employees the details of the plan, how it can complement your current medical coverage, some of the many potential uses for the lump-sum payment and to answer any of your questions].

¹ MetLife's Seventh Annual Study of Employee Benefits Trends, March 2009.

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should the covered individual experience another one of the covered conditions in the same category while the certificate is in force.

+ In certain states, the covered condition is severe stroke.

[++ Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.]

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Kickoff E-Mail

Subject Line: **Critical Illness Insurance from MetLife** is now available to employees of [XYZ Company]

[XYZ Company] would like to invite our [employees/associates] to apply for [\$10,000 to \$100,000] of Critical Illness Insurance from MetLife.

[When: <DATE> at <WHERE>]

Please review the following information to find out more about this important benefit:

The medical headlines are filled with good news. The survival rate for people experiencing many critical illnesses is rising.¹ Many people are beating the odds and going on to live strong vital lives. But with the good comes the not so good. Did you know that the average out-of-pocket cost for those individuals who experience a critical illness such as a heart attack, stroke or cancer is over \$7,000?² In addition, those individuals who lost income as a result of experiencing a critical illness such as a heart attack, stroke or cancer lost an average of over \$7,000 of income.³ That's why [XYZ Company] is giving its employees an opportunity to apply for [\$10,000 - \$100,000] category benefit amount of MetLife Critical Illness Insurance.

Now, MetLife would like to offer you and your spouse the opportunity to apply for coverage for you and your family. During this enrollment period you can apply for:

- **Employee:** Category Benefit Amount of [\$10,000-\$100,000]
- **Spouse/Domestic Partner+:** [\$10,000-\$100,000] (same option as employee) provided the employee applies and is approved for coverage.
- **Dependent Child(ren):** [\$10,000] per dependent child provided the employee applies and is approved for coverage.

This coverage could help prevent you from having to tap into savings you have already set aside.

How Does MetLife Critical Illness Insurance Work?

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount of [\$10,000-\$100,000]. If you are approved for coverage and if you experience one of the covered conditions within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. This payment can be used on anything from co-pays and deductibles to mortgage payments and child care.

What Are The Covered Conditions?

MetLife Critical Illness Insurance covers the following medical conditions and groups them into three distinct categories (as defined by the group certificate):

- Category 1 incorporates certain **cancer**-related conditions
- Category 2 incorporates certain **heart**-related conditions
- Category 3 incorporates certain **other** conditions

Category 1—cancer-related

Full Benefit Cancer
Partial Benefit Cancer*
Bone Marrow Transplant

Category 2--heart-related

Heart Attack
Stroke+
Coronary Artery Bypass Graft*
Heart Transplant

Category 3—other conditions

Major Organ Transplant
(other than bone marrow and heart)
Kidney Failure

(over, please)

Can You Explain How Payments Within Each Category Occur?

You can receive benefit payments in three different categories:

- You apply and are approved for a category benefit amount of [\$10,000-\$100,000].
- If you are diagnosed with a covered condition in any of the three categories (cancer, heart, other) and meet the policy and certificate requirements, you will receive a lump-sum benefit payment.
- The lump-sum benefit payment works like this:
 - For Coronary Artery Bypass Graft and Partial Benefit Cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the same category.
 - For all other covered conditions, you will receive 100% of the category benefit amount provided that you have not received a partial benefit payment for a covered condition in that same category.**
 - After 100% of any category benefit amount has been paid, that category will close and you will not receive additional payments for any other covered conditions within that category.
- If you are later diagnosed with any other covered condition that falls within one of the two remaining categories, you can receive another lump-sum benefit payment for that category.**
- Once 100% of the category benefit amount has been paid in each of the three categories, the coverage is terminated.

How Do I Apply?

For additional information about the product and to apply for MetLife Critical Illness Insurance, please log onto www.metlife.com/mybenefits.

[Full details about MetLife Critical Illness Insurance will be arriving in your mailbox very soon.]

[† Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

¹ American Heart Association, 2009 Heart Disease and Stroke Statistics Update; American Cancer Society, 2009 Cancer Facts and Figures.

^{2,3} Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should that employee experience another one of the covered conditions in that category while the certificate is in force.

+ In certain states, the covered condition severe stroke.

** There is a 180-day benefit suspension period between covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories.

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

LD Number

Open Enrollment: Critical Illness Insurance Complements Your Medical Plans

MetLife Critical Illness Insurance (CII) is a voluntary benefit designed to complement but not replace your current medical coverage.

The coverage pays a lump-sum benefit if you experience one of the covered conditions within three distinct categories as defined in the certificate: certain cancer-related conditions, certain heart-related conditions and certain other conditions. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

You can apply to purchase between [\$10,000 and \$100,000] of CII coverage for you and your spouse/[domestic partner][*] and [\$10,000] for your dependent children through [open enrollment website/by calling/by mailing back the enrollment form]. Please note that you must have medical insurance in place to be approved for coverage.

It's really up to you how you use the payment. Assuming you and your dependents are approved for coverage, in the event you experience a covered condition within any of the categories, you can use the lump-sum payment to help pay for additional expenses that may not be covered by your medical insurance or for any day-to-day living expenses, such as:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

The lump-sum payment offers financial flexibility. For example, it can be used to help offset the cost of seeing specialists in other geographic locations, pursuing alternative therapies or to enable a relative to take time off from work to assist during treatment and recovery.

[For additional information on the CII benefit, call 1-800-GET-MET8 (1-800-438-6388) to speak with a Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., ET.]

[*Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.]

[MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Metropolitan Life Insurance Company, New York, NY 10166

LD Number

CI75.09

Employee Welcome Letter -- Long Version

**[XYZ Company Employees]
Help Solidify Your Personal Safety Net
Critical Illness Insurance from MetLife –
Enrollment deadline: [Date]**

<Name>
<Address>
<City, State, Zip>

Dear <First Name>:

Many employees express concerns about having enough money to make ends meet.¹ This is why the last thing that you want to worry about is dipping into your savings to pay bills should you experience a critical illness. After all, you would like to keep your financial picture on track. What if there was a coverage that could help provide some type of financial protection in the event you experience a critical illness? It's now available for employees of XYZ Company – **Critical Illness Insurance (CII) from MetLife**. This coverage could prevent you from having to tap into savings you have already set aside.

How Does MetLife Critical Illness Insurance Work?

MetLife Critical Illness Insurance works like this. You can apply for a category benefit amount between [\$10,000 and \$100,000]. There are three separate categories as defined in the certificate – certain heart-related conditions, certain cancer-related conditions and certain other conditions. If you apply and are approved for coverage and experience a covered condition within any category and meet all the group policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit.

Can You Tell Me More About the Offer?

As a [Your Company] employee, you, your spouse[/domestic partner][*], and your dependent child(ren) now have the opportunity to apply for a [new] benefit – Critical Illness Insurance from MetLife. During the enrollment period you and your spouse[/domestic partner*] can apply for coverage [through your company's universal enrollment form] [using the enclosed enrollment form]:

- **Employee:** Category Benefit Amount between [\$10,000 and \$100,000]
- **Spouse[/Domestic Partner][*]:** Category Benefit Amount between [\$10,000 and \$100,000]- (Same option as employee) provided the employee has qualified for and enrolled for coverage.
- **Dependent Children:** [\$10,000] - Per dependent child provided the employee has qualified for and enrolled for coverage.

This is a **limited-time opportunity** where you are only required to answer a few questions when applying for coverage. You may have the opportunity to purchase additional amounts of coverage at a later date. If MetLife approves your application, your CII coverage will go into effect on [Date].

How Much Will the Plan Cost?

Go to the Critical Illness Insurance section of the www.metlife.com/mybenefits website and click on "Determine an Estimated Cost." Rates are subject to change and will increase when a covered person enters a new age band. Before viewing rates, you must read the [Outline of Coverage/Disclosure Statement].

How Do I Apply?

[An enrollment form is included. Please fill out the form and mail it back to MetLife in the envelope provided. [You can apply through your company's universal enrollment form].]

(over, please)

How Does this Plan Complement my Existing Medical and Disability Income Coverage?

Medical plans often provide coverage for hospital and medical expenses arising from a critical illness. Disability income insurance provides you with a stream of income if you are disabled and unable to work. Yet, recovering from a covered condition could mean lost income for you and your family. There are many expenses associated with a critical illness that these type of plans are not typically designed to pay:

Co-pays and deductibles	Travel to treatment centers	Prescription Co-pays
Additional childcare	Out-of-network treatments	Car payments
Mortgage and rent	House hold bills	

MetLife Critical Illness Insurance can complement these other products, giving you more power over your finances should you experience a critical illness – helping you stay on your feet financially, focus on getting better and get back to work sooner.

Is There Additional Information I Should Consider?

Please read the enclosed materials carefully including the informative *Question and Answer* overview as well as the [*Outline of Coverage/Disclosure Document*]. If you have any questions, you can call toll-free **1 800 GET-MET 8** (1-800-438-6388) and speak with a MetLife Critical Illness Insurance Customer Service Representative (Monday through Friday, 8am to 6pm, EST).

Sincerely,

<XYZ Company Representative>

<Title>

¹ MetLife's Seventh Annual Study of Employee Benefits Trends, March 2009

[*Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information..]

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.

LD Number

**Coming Soon to [XYZ Company Employees]:
MetLife Critical Illness Insurance –
A Complement to Your Current Medical Plan**

Many individuals have had a family member, friend or acquaintance who has felt the physical, emotional and financial effects of a critical illness: a colleague diagnosed with cancer, a friend's parent who has suffered a stroke, or a loved one who has had a heart attack. Despite having good medical insurance, there are still some expenses associated with a critical illness that most medical plans do not cover.

There is something that can help. MetLife Critical Illness Insurance (CII) is a voluntary benefit designed to complement but not replace your current medical coverage.

The coverage pays a lump-sum benefit if you experience one of the covered conditions within three distinct categories: cancer-related conditions, heart-related conditions and other conditions. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

[Open Enrollment is Coming Soon.] During this period, you can apply to purchase between [\$10,000 and \$100,000] of CII coverage for you and your spouse/[domestic partner*] and [\$10,000] for your dependent children through [open enrollment website/by calling/by mailing back the enrollment form]. Please note that you must have medical insurance in place to be approved for coverage.

It's really up to you how you use the payment. In the event of a qualified condition within any of the categories, you can use the lump-sum payment to help pay for additional expenses that may not be covered by your medical insurance or for any day-to-day living expenses, such as:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

For additional information on the CII benefit, call 1-800-GET-MET8 (1-800-438-6388) to speak with a Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., ET.

[*Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.]

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

LD Number Metropolitan Life Insurance Company, New York, New York 10166

CI77.09

Open Enrollment: Critical Illness Insurance Helps Prepare You for the Unexpected!!

[As a rule of thumb, many financial planning experts believe that you should set aside three to six months of living expenses in the event of an emergency.¹]However, not everyone is in the financial position to set aside a chunk of money of that size for a “rainy day.” Preparation is the key, however; the unexpected can happen when you least expect it – especially when it comes to a critical illness.

Now from MetLife... a product that can help give employees the peace of mind needed to concentrate on recovery instead of finances – **Critical Illness Insurance (CII)**. Think about these expenses:

Medical plan co-pays and deductibles	Additional childcare or domestic help
Prescription drug co-pays and deductibles	Mortgage and rent payments
Out-of-network treatments	Car payments
Experimental treatments	Utility payments

By themselves, these expenses may not seem significant but together they can add up. [In fact, the average out-of-pocket expenses for individuals who experience a critical illness such as a heart attack, stroke, or cancer is over \$7,000².]***Could your nest egg withstand the financial impact?***

CII is a voluntary benefit designed to complement but not replace your current medical coverage. The coverage pays a lump-sum benefit if you experience one of the covered conditions within three distinct categories: cancer-related conditions, heart-related conditions and other conditions. You may use this lump-sum payment as you see fit to help keep your family finances on track should you experience a covered condition.

You can apply to purchase between [\$10,000 and \$100,000] of CII coverage for you and your spouse/[domestic partner*] and [\$10,000] for your dependent children through [open enrollment website/by calling/by mailing back the enrollment form]. Please note that you must have medical insurance in place to be approved for coverage.

For additional information on the CII benefit, call 1-800-GET-MET8 (1-800-438-6388) to speak with a Customer Service Representative, Monday through Friday, 8 a.m. – 6 p.m., ET.

¹Journal of Financial Planning, Financial Planning Association

²Critical Illness Financial Impact Survey, conducted by GfK NOP for MetLife, September 2006.

*Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information.

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.]

Critical Illness Insurance—At a Glance



MetLife®

What is MetLife Critical Illness Insurance (CII)?

MetLife Critical Illness Insurance provides you with a lump-sum category benefit payment between [\$10,000 and \$100,000] in the event you or your covered dependent experience one of the covered medical conditions:

Category 1 incorporates certain **cancer**-related conditions: Full Benefit Cancer, Partial Benefit Cancer* and Bone Marrow Transplant

Category 2 incorporates certain **heart**-related conditions: Heart Attack, Heart Transplant, Stroke+ and Coronary Artery Bypass Graft*

Category 3 incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure

How does MetLife CII work?

During this [enrollment period], you and your spouse/[domestic partner++] can apply for a category benefit amount of [\$10,000-\$100,000] of coverage [through your company's universal ballot form]. You can also apply for \$10,000 of coverage for your dependent child(ren). If you are approved for coverage, as a MetLife certificate holder, and if you experience one of the covered conditions within a category and meet the policy and certificate requirements, you will receive a lump-sum benefit payment to use as you see fit. The payment amount depends on the illness you experience.*

Can you explain how the category benefit payments work?

You apply for a category benefit payment between [\$10,000 and \$100,000]. If you are approved for coverage and if you are diagnosed with a covered condition in any of the three categories, and meet the policy and certificate requirements, you will receive a lump sum payment. The lump sum benefit payment works like this: 1) For coronary artery bypass graft and partial benefit cancer, you will receive 25% of the category benefit amount. The remaining 75% will be available should you experience another covered condition within the category. 2) For all covered conditions other than coronary artery bypass graft and partial benefit cancer (unless you have already received

a partial benefit payment for a covered condition in the same category, in which case you would receive the remaining 75% of the category benefit amount), you will receive 100% of the category benefit amount. 3) After 100% of a category benefit amount has been paid, the category will close and you will not receive any additional payments within that category. If you are later diagnosed with another covered condition that falls within one of the two remaining categories, you can receive another lump sum payment for that category.** Once 100% of the category benefit amount has been paid in each of the three categories, the coverage will be terminated.

Will I need medical insurance to apply for CII?

MetLife Critical Illness Insurance does not replace your medical insurance. In fact, you need to have medical insurance in place to apply for coverage.

How can this coverage benefit me?

Living with a critical illness may affect your financial security and that of your family. Despite having good medical insurance, there are still expenses associated with a critical illness that many medical plans are not designed to pay. Think about such expenses as co-pays, deductibles, out-of-network treatments, prescription drug co-pays, childcare, mortgage and utility payments. MetLife Critical Illness Insurance can help you keep your finances on track if you experience a covered condition.

Who is eligible to apply?

Any employee who is actively at work, along with their spouse/[domestic partner++] and dependent child(ren), may apply for MetLife CII coverage.

How are premiums paid?

Premiums will be paid through payroll deduction.

How can I get additional information?

Call 1 800 GET-MET 8 (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8 am – 6pm, EST).

**Apply Today –
for this new benefit for [Your Company]
employees and their families –
Critical Illness Insurance from MetLife!**

Apply for [\$10,000-\$100,000] of MetLife Critical Illness Insurance [through your company's universal ballot form][by calling 1 800 GET-MET 8 to request an enrollment form].

[Date - Date]

**Hurry – This Is A Limited Opportunity
Enrollment Ends Soon!**

*For some types of cancer and a coronary artery bypass graft, you will receive 25% of the category benefit amount. The remaining 75% is available within that category should the covered individual experience another one of the covered conditions in the same category while the certificate is in force.

+ In certain states, the covered condition is severe stroke.

** There is a 180-day benefit suspension period between covered conditions in different categories. The benefit suspension period starts when a covered condition occurs. MetLife will not pay a benefit for another covered condition that occurs during this period if it is in a different category than the covered condition experienced at the start of the benefit suspension period. If a covered condition in a different category first occurs during the benefit suspension period, the next occurrence of that covered condition outside of the benefit suspension period will be treated as the first occurrence. The benefit suspension period does not apply within categories.

[⁺⁺ Coverage for domestic partners, civil union partners and reciprocal beneficiaries varies by state. Please contact MetLife for more information]

MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30-90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Document or Outline of Coverage. Please contact MetLife for more information.

L1009064282[exp1010][xCT,FL,NJ,NY]

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MetLife®

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

SERFF Tracking Number: META-126353620 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43836
 Company Tracking Number: NY06-11 JD (SB)
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness
 Limited Benefit
 Product Name: Critical Illness Insurance Advertisement
 Project Name/Number: CI66.09/NY06-11 JD (sb)

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	10/29/2009
Bypass Reason:	The filing requirement listed above is not applicable for this filing submission.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	10/29/2009
Bypass Reason:	The filing requirement listed above is not applicable for this filing submission.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved-Closed	10/29/2009
Comments:			
Attachment:	Fling Letter.pdf		

		Item Status:	Status Date:
Satisfied - Item:	NAIC Transmittal Form	Approved-Closed	10/29/2009
Comments:	NAIC Transmittal Form		
Attachment:	L-A&H NAIC Transmittal Document 1-1-2009.pdf		

Bill Wilson
Group and SBC Contracts & Compliance Division

October 14, 2009

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

Re: Critical Illness Insurance Advertisement
Our NAIC Company No. is 65978
Our FEIN is 13-5581829

Dear Sir/Madam:

We enclose final printed copies of the group critical illness insurance advertising material described below for filing. This material is new and does not replace any material previously filed with the Department. It was developed for use in connection with group critical illness policies issued and delivered to employers (the GPNP07-CI group policy series and GCERT07-CI certificate series which were approved by your Department on February 8, 2007). Brackets denote variability. Variability is limited to amounts, how to apply instructions, enrollment information and contact information,

Form No.	Description
CI66.09	Fully Underwritten Short Benefit Copy. This is text to explain how critical illness insurance works.
CI67.09	Fully Underwritten Long Benefit Book Copy. This is text to explain how critical illness insurance works.
CI68.09	Fully Underwritten Last Chance Email. This is an Email that will be circulated to employees who have not purchased critical illness coverage.
CI69.09	Fully Underwritten Short Reminder Email. This is a reminder email to inform employees that there is time to apply for coverage.
CI70.09	Fully Underwritten Long Reminder Email. This is a reminder email to inform employees that there is time to apply for coverage.
CI71.09	Fully Underwritten Short Kickoff Email. This is An email announcing the availability of critical illness coverage.
CI72.09	Fully Underwritten Long Coming Soon Email. This is an email that will be circulated to employees who do not have critical illness coverage.
CI73.09	Fully Underwritten Short Coming Soon Email. This is an email letter that will be circulated to employees who do not have critical illness coverage.
CI74.09	Fully Underwritten long Kickoff Email. This is an email announcing the availability of critical illness coverage.

Form No.	Description (Continued)
CI75.09	Fully Underwritten Intranet. This explains how critical illness coverage works.
CI76.09	Fully Underwritten Welcome Letter. This is a letter announcing critical illness availability to eligible employees.
CI77.09	Fully Underwritten Coming Soon Newsletter Copy. This is a letter that will be circulated to employees who do not have critical illness coverage.
CI78.09	Fully Underwritten Announcement Newsletter Copy. This is newsletter copy to explain the availability of critical illness coverage.
CI79.09	Fully Underwritten Flyer. This is an overview description of critical illness coverage.

Please address all correspondence regarding this filing as follows:

Metropolitan Life Insurance Company
Institutional Contracts, MSC 39087
1095 6th Avenue
New York, NY 10036-6796

If you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone, fax or e-mail (see upper left-hand corner of this letter).

Sincerely,



William D. Wilson
Contract Analyst

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas
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2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Metropolitan Life Insurance Company Institutional Contracts 1095 Avenue of the Americas New York, NY 10036-6796	NY		241	65978	13-5581829	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	William D. Wilson MetLife Institutional Contracts 501 Route 22 Bridgewater Twncsp., NJ 08807	(908) 253-2290	(908) 253-2126	wwilson@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): _____
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6.	Company Tracking Number	NY06-11 JD
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7.	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission	Previous file # _____
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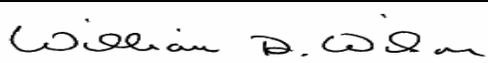
8.	Market	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input checked="" type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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9.	Type of Insurance (TOI)	H07G Group Health – Specified Disease – Limited Benefit
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10.	Sub-Type of Insurance (Sub-TOI)	H07G.001 Critical Illness
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11.	Submitted Documents	<input type="checkbox"/> FORMS <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other Rates <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> FILING OTHER THAN FORM OR RATE: Please explain: _____ SUPPORTING DOCUMENTATION <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other _____
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12.	Filing Submission Date	October 21, 2009
13.	Filing Fee (If required)	Amount _____ Check Date _____
		Retaliatory <input type="checkbox"/> Yes <input type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	
15.	Filing Description:	
	Please see our filing letter for details concerning this filing.	

16.	Certification (If required)		
I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u>			
Print Name	<u>William D. Wilson</u>	Title	<u>Contract Analyst</u>
Signature	<u></u>	Date:	<u>October 21, 2009</u>

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		NY06-11 JD
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01	Fully Underwritten Short Benefit Copy	CI66.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Explanatory Text			
02	Fully Underwritten Long Benefit Copy	CI67.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Explanatory Text			
03	Fully Underwritten Last Chance Email	CI68.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
04	Fully Underwritten Short Reminder Email	CI69.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
05	Fully Underwritten Long Reminder Email	CI70.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
06	Fully Underwritten Short Kickoff Email	CI71.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
07	Fully Underwritten Long Coming Soon Email	CI72.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
08	Fully Underwritten Short Coming Soon Email	CI73.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
09	Fully Underwritten Long Kickoff Email	CI74.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Email			
10	Fully Underwritten Intranet	CI75.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Text			
11	Fully Underwritten Welcome Letter	CI76.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Letter			

12	Fully Underwritten Coming Soon Newsletter Copy	CI77.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Newsletter			
13	Fully Underwritten Announcement Newsletter Copy	CI78.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Newsletter			
14	Fully Underwritten Flyer	CI79.09	<input checked="" type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
	Flyer			

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

LH RFA-1