

<i>SERFF Tracking Number:</i>	<i>META-126361782</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43935</i>
<i>Company Tracking Number:</i>	<i>I09-21</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCl Advertising</i>		
<i>Project Name/Number:</i>	<i>Individual LTCl Advertising/I09-21</i>		

Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Individual LTCl Advertising	SERFF Tr Num: META-126361782	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 43935
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: I09-21	State Status: Filed-Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Author: Cherise Crittenden	Disposition Date: 11/13/2009
	Date Submitted: 10/28/2009	Disposition Status: Filed
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Individual LTCl Advertising	Status of Filing in Domicile: Authorized
Project Number: I09-21	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/13/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/13/2009

Deemer Date:

Submitted By: Cherise Crittenden

Filing Description:

Re: Metropolitan Life Insurance Company ("MetLife")

Individual Long-Term Care Insurance Advertising

NAIC No. 65978 - FEIN No. 13-5581829

MetLife Company Filing No. I09-21 Retiree Letters

Created By: Cherise Crittenden

Corresponding Filing Tracking Number:

The advertising materials are new and do not replace materials previously filed with your Department.

Please note we are filing the enclosed advertising forms because the State of Connecticut is offering benefits to retirees.

Advertising Form Number Brief Description of Invitation to Inquire Advertising Material

ADF#1818.07(Rev1009) Letter – State of Connecticut Retired and Active Employee Benefit Update Letter

SERFF Tracking Number: META-126361782 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43935
 Company Tracking Number: I09-21
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCL Advertising
 Project Name/Number: Individual LTCL Advertising/I09-21
 ADF#1824.07(Rev1009) Outside Envelope – State of Connecticut Retired and Active Eligible Employees

Company and Contact

Filing Contact Information

Cherise Crittenden, Consultant-Compliance cccrittenden@metlife.com
 MKTG
 57 Green Farms Road 203-221-6594 [Phone]
 Westport, CT 06880

Filing Company Information

Metropolitan Life Insurance Company	CoCode: 65978	State of Domicile: New York
MetLife	Group Code: -99	Company Type: Life
1095 Avenue of the Americas	Group Name:	State ID Number:
New York, NY 10036-6796	FEIN Number: 13-5581829	
(212) 578-2211 ext. [Phone]		

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: 2 piece filing x 25.00 = 50.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$50.00	10/28/2009	31631229

<i>SERFF Tracking Number:</i>	<i>META-126361782</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43935</i>
<i>Company Tracking Number:</i>	<i>I09-21</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Individual LTCL Advertising</i>		
<i>Project Name/Number:</i>	<i>Individual LTCL Advertising/I09-21</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	11/13/2009	11/13/2009

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Additional information	Note To Reviewer	Cherise Crittenden	10/30/2009	10/30/2009

SERFF Tracking Number: META-126361782 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43935
Company Tracking Number: I09-21
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCL Advertising
Project Name/Number: Individual LTCL Advertising/I09-21

Disposition

Disposition Date: 11/13/2009

Implementation Date:

Status: Filed

Comment: APPROVED FOR SOLICITATION OF STATE OF CONNECTICUT EMPLOYEES ONLY.

Rate data does NOT apply to filing.

SERFF Tracking Number: META-126361782 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43935
 Company Tracking Number: I09-21
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCL Advertising
 Project Name/Number: Individual LTCL Advertising/I09-21

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanation of Variables		Yes
Supporting Document	Cover Letter		Yes
Form	Letter – State of Connecticut Retired and Active Employee Benefit Update Letter		Yes
Form	Outside Envelope – State of Connecticut Retired and Active Eligible Employees		Yes

SERFF Tracking Number: META-126361782 State: Arkansas
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Company Tracking Number: I09-21
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCl Advertising
Project Name/Number: Individual LTCl Advertising/I09-21

Note To Reviewer

Created By:

Cherise Crittenden on 10/30/2009 12:19 PM

Last Edited By:

Marie Bennett

Submitted On:

11/13/2009 10:43 AM

Subject:

Additional information

Comments:

Please note we are filing the enclosed advertising forms because the State of Connecticut is offering benefits to retirees.

SERFF Tracking Number: META-126361782 State: Arkansas
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43935
 Company Tracking Number: I09-21
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: Individual LTCL Advertising
 Project Name/Number: Individual LTCL Advertising/I09-21

Form Schedule

Lead Form Number: ADF#1818.07(Rev1009)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	ADF#1818.07(Rev1009)	Advertising	Letter – State of Connecticut Retired and Active Employee Benefit Update Letter	Initial		0.000	ADF#1818.07(Rev1009)_Retiree Letter.pdf
	ADF#1824.07(Rev1009)	Advertising	Outside Envelope – State of Connecticut Retired and Active Eligible Employees	Initial		0.000	ADF#1824.07(Rev1009)_SOC Retiree Envelope.pdf

RETIRED EMPLOYEE BENEFIT UPDATE:

An important coverage is being offered as part of your Supplemental Benefits Program.

Dear State of Connecticut Retired Employees:

State of Connecticut is pleased to announce the State of Connecticut Long-Term Care Insurance program offered by **Metropolitan Life Insurance Company (“MetLife”)**, a leader in the long-term care insurance industry*. Under the State program, MetLife’s Long-Term Care Insurance is offered with discounted** rates.

Effective immediately, you have the opportunity to apply for the Long-Term Care Insurance coverage from MetLife. This insurance can help fill a serious gap in your personal financial plan by providing essential coverage that is NOT addressed by company benefits, including medical or disability income insurance.

Why this benefit is important to you, regardless of your age...

The vast majority of Americans do not have adequate insurance coverage for long-term care. As you’ll read in the enclosed brochure, the potentially high cost of this type of care could put your investment savings, and retirement assets seriously at risk.

Fortunately, the Long-Term Care Insurance program available to you now can help provide that vital “missing piece” in your financial plan. That could mean greater financial security for you and your family.

What you should do next...

The first and most important step you could take is to learn more about the issue of long-term care...how it could impact you and your family...how the potentially high cost could jeopardize your financial security...and finally, the action you can take now to help protect yourself immediately.

Please return the enclosed “Reply Card” with your name and phone number and a Long-Term Care Insurance Representative**/Agent will call you or call 800-LTC-CT89 or (800-582-2889). The enclosed brochure contains information you need to understand this serious issue and one simple solution for it — the State of Connecticut Long-Term Care Insurance program from MetLife.

It’s easy to take the first step. We encourage you to do it now.

If you have questions about this benefit and would like to discuss your options personally and confidentially, please call a Long-Term Care Insurance Representative**/Agent at: 800-LTC-CT89 or (800-582-2889).

Sincerely,

Michael Fradkin
Vice President, Long-Term Care

P.S. All applicants that enroll will receive a 5% discount on their premium once approved for coverage. If you’re married, and you apply with your spouse, you and your spouse will each receive an additional 30% premium discount once you both are approved for coverage. Retirees may be eligible for a 10% Preferred Health discount. Discounts may vary by state.**

Eligible family members include: spouses (the state of Connecticut recognizes the term spouse to include civil union partners), **adult children, parents, parents-in-law, step parents, step parents-in-law, grandparents, grandparents-in-law, step grandparents and step grandparents-in-law of employees/retirees.**

***LIMRA 2006 U.S. Group Long-Term Care Insurance Sales and Inforce - employer group & association.**

**Discounts may vary and may not be available in all states.

***Except in CA, FL, KS, & SD the term ‘Insurance Agent’ will be used.
(Please see reverse side for important information.)

Metropolitan Life Insurance Company

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Metropolitan Life Insurance Company, New York, NY 10166

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

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping coverage in-force. A Long-Term Care Insurance Representative**/ Agent can provide you with complete costs and details. This advertisement describes coverage offered by MetLife.

Depending upon state availability, coverage may be offered by the following MetLife policy: LTC2-VAL, LTC2-IDEAL, LTC2-PREM, LTC2-FAC. In some states, coverage may be offered by the above-referenced policy number followed by the state's 2-letter abbreviation; the state's 2-letter abbreviation plus "ML" for Multi-Life policies; or the state's 2-letter abbreviation plus "P" for Partnership policies.

L0709050280(exp1210)

Long-Term Care
P.O. Box 937
Westport, CT 06881-0937

The State of Connecticut is providing you with the opportunity to apply for an important benefit. See inside for details...

**Long-Term
Care Insurance**

**Ask about our newly available
discounts for retirees!**

L11086116(exp1210)(All States)(DC)

Long-Term Care Insurance
underwritten by
Metropolitan Life Insurance Company
© 2009 MetLife, Inc.
Metropolitan Life Insurance Company, New York, NY 10166

SERFF Tracking Number: META-126361782 State: Arkansas
Filing Company: Metropolitan Life Insurance Company State Tracking Number: 43935
Company Tracking Number: I09-21
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Individual LTCL Advertising
Project Name/Number: Individual LTCL Advertising/I09-21

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Explanation of Variables

Comments:

Attachments:

ADF#1818.07(Rev1009)_EOV SOC Retiree Letter.pdf

ADF#1824.07(Rev1009)_EOV SOC Retiree Envelope.pdf

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

I09-21 AR_Cover Letter.pdf



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

State of CT Retiree Letter

ADF#1818.07(Rev1009)

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

1. Specific variable material

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below.]

Section

Explanation

Page 1

Phone numbers are bracketed in the event that the phone number needs to change at some point in the future. If that number changes for any reason, we would have to update it on this form.

“a leader in the long term care insurance industry” is bracketed, along with it’s corresponding footnote so that it can be updated in the future as new information becomes available or if that claim were to change for some reason. If MetLife were no longer a leader in the long term care industry then we would remove this statement and its footnote.



Metropolitan Life Insurance Company
NAIC: 241-65978

EXPLANATION OF VARIABLE MATERIAL

State of CT Retiree Envelope

ADF#1824.07(Rev1009)

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

1. Specific variable material

Specified Variable Material

Specific variable material will be changed only as indicated in the explanation set forth below.]

Section

Explanation

Page 1

“Ask about our newly available discounts for retirees!” is bracketed for removal in case the agent working on the state of CT no longer would like to promote this discount to the retirees. The discount that this piece is promoting is the fact that retirees are now eligible for a Preferred health rating discount which would be a 10% discount. This was not available to retirees in the state of CT previously.

Metropolitan Life Insurance Company
57 Greens Farms Road, Westport, CT 06880
Tel 203 221-6594 Fax 203 221-6573
ccrittenden@metlife.com



Cherise Crittenden
Long-Term Care

October 28, 2009

Commissioner of Insurance
Arkansas Department of Insurance
1200 West 3rd St.
Little Rock, AR 72201-1904

Re: Metropolitan Life Insurance Company ("MetLife")
Individual Long-Term Care Insurance Advertising
NAIC No. 65978 - FEIN No. 13-5581829
MetLife Company Filing No. 109-21 Retiree Letters

Dear Sir/Madam

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

The advertising materials are new and do not replace materials previously filed with your Department.

Please note we are filing the enclosed advertising forms because the State of Connecticut is offering benefits to retirees.

Advertising Form Number	Brief Description of Invitation to Inquire Advertising Material
ADF#1818.07(Rev1009)	Letter – State of Connecticut Retired and Active Employee Benefit Update Letter
ADF#1824.07(Rev1009)	Outside Envelope – State of Connecticut Retired and Active Eligible Employees

The NAIC Form is enclosed and the \$50.00 filing fee check is submitted via SERFF as an EFT transaction.

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

Cherise Crittenden
Consultant-Compliance/Mtkg-AD