

SERFF Tracking Number: META-127274098 State: Arkansas  
 Filing Company: Metropolitan Life Insurance Company State Tracking Number: 49058  
 Company Tracking Number: NY09-21 JD (LW)  
 TOI: H07G Group Health - Specified Disease - Sub-TOI: H07G.001 Critical Illness  
 Limited Benefit  
 Product Name: Critical Illness Insurance Advertisement  
 Project Name/Number: CI135.11/NY09-21 JD

## Filing at a Glance

Company: Metropolitan Life Insurance Company

Product Name: Critical Illness Insurance Advertisement SERFF Tr Num: META-127274098 State: Arkansas

TOI: H07G Group Health - Specified Disease - Limited Benefit SERFF Status: Closed-Approved- Closed State Tr Num: 49058

Sub-TOI: H07G.001 Critical Illness Co Tr Num: NY09-21 JD (LW) State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Rosalind Minor

Authors: Sandra Bennett, Ruth

Rivera, Linda Williams

Date Submitted: 06/15/2011

Disposition Date: 06/24/2011

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: CI135.11

Project Number: NY09-21 JD

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Employer, Association

Filing Status Changed: 06/24/2011

State Status Changed: 06/24/2011

Created By: Linda Williams

Corresponding Filing Tracking Number:

Filing Description:

Metropolitan Life Insurance Company

501 Route 22, Bridgewater Township, NJ 08807

Tel 908-253-2290 Fax 908-253-2126

wwilson@metlife.com

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Linda Williams

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Re: Critical Illness Insurance Advertisement

Our NAIC Company No. is 65978

Our FEIN is 13-5581829

Dear Sir/Madam:

We enclose final printed copy 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 deemed exempt by your Department on January 19, 2007. Brackets denote variability.

Form No. Description

CI135.11 E-Mail Solicitation. This is a personalized email that is sent out to MetLife participants which gives them the opportunity to find out about the MetLife Critical Illness product as well as enroll online.

CI136.11 E-Mail Solicitation. This is a personalized email that is sent out to MetLife participants which gives them the opportunity to find out about the MetLife Critical Illness product as well as enroll online.

CI137.11 E-Mail Solicitation. This is a personalized email that is sent out to MetLife participants which gives them the opportunity to find out about the MetLife Critical Illness product as well as enroll online.

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

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Michael F. Tietz  
 Vice-President

## Company and Contact

### Filing Contact Information

William D. Wilson, Staff Analyst  
 501 Route 22 908-253-2290 [Phone]  
 Bridgewater, NJ 08807

### 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]		

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50.00 Per Advertising piece. (3 x \$50.00 = \$150.00)
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Life Insurance Company	\$150.00	06/15/2011	48725145

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	06/24/2011	06/24/2011





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## Form Schedule

### Lead Form Number: CI135.11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 06/24/2011	CI135.11	Advertising	E-mail Solicitation	Initial			Accenture - Coming soon Email - GI PURL and Buyup_CI135.pdf
Approved-Closed 06/24/2011	CI136.11	Advertising	E-mail Solicitation	Initial			Accenture - E-campaign P-URL Text_CI136.11.pdf
Approved-Closed 06/24/2011	CI137.11	Advertising	E-mail Solicitation	Initial			Accenture Buy-up Email_CI137.11.pdf

Email Subject Line: Coming soon -- **Critical Illness Insurance Open Enrollment from MetLife**

### **Critical Illness Insurance Open Enrollment: July 11-July 29, 2010**

On July 11<sup>th</sup>, if you currently do not carry MetLife Critical Illness Insurance, you will receive an email from Accenture Critical Illness Insurance Coverage with enrollment instructions. Please check your Outlook junk folder to ensure you don't miss this opportunity to enroll.

On July 12<sup>th</sup>, if you currently have MetLife Critical Illness Insurance, you will receive an email from Accenture Critical Illness Insurance Coverage with instructions to apply for additional coverage beyond the initial \$20,000 offering.

#### ***For New Enrollment What is Critical Illness Insurance?***

MetLife Critical Illness Insurance is a voluntary benefit designed to complement but not replace your current medical coverage. The coverage provides you with a lump-sum benefit payment (**up to \$20,000 per category**) in the event that you or your covered dependent experience 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<sup>2</sup> and Coronary Artery Bypass Graft<sup>1</sup>.
- **Category 3** incorporates certain **other** covered conditions: Major Organ Transplant (other than bone marrow and heart) and Kidney Failure.

#### ***Who can be covered?***

You can enroll you and your family. During this enrollment period, **July 11-July 29, 2010**, you can enroll for the following coverage with **no medical underwriting**:

- **Employee**: Category Benefit Amount of \$20,000
- **Spouse/Domestic Partner\***: \$20,000 (same option as employee) provided employee enrolled for coverage.
- **Dependent Child(ren)\*\***: \$10,000 per dependent child provided the employee enrolled for coverage.

*For more information regarding coverage rates and payroll deductions, please refer to the Disclosure Statement attachment in this email.*

#### **How Do I Enroll?**

You will receive an email from Accenture Critical Illness Insurance Coverage with enrollment instructions. Please check your Outlook junk folder to ensure you don't miss this opportunity to enroll.

Where can I get additional information for new enrollments?

1. Additional information about MetLife Critical Illness Insurance will be provided in your enrollment email on July 11, 2011.
2. To learn more about Critical Illness, visit the [Empower Benefits website](#). Empower Benefits also contains information about other discounted products and services available to you.
3. Call **1 800 GET-MET 8** (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday 8:00AM-6:00 PM, Eastern Time)

#### **For Additional Coverage**

There will be an opportunity to purchase additional coverage above the initial \$20,000 offering.

For those who currently have coverage, you will receive an email on July 12<sup>th</sup> with more information to apply for additional amounts of coverage. For those enrolling for the first time, information to apply for additional coverage will be available at the end of your enrollment process for the initial \$20,000 offering.

CI135.11

Coming Soon Communication Template

Please note, additional coverage above the initial \$20,000 offering will be subject to different rates and medical underwriting.

1 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 employee experience another one of the covered conditions in that category while the certificate is in force.

2 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.

\*\* Dependent child coverage and age limitations vary 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 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document. Please contact MetLife for more information.

Metropolitan Life Insurance Company, New York, NY 10166  
L0611185082[exp0812][All States][DC,PR,VI]

## E-mail

Hi [First Name],  
Accenture is pleased to offer:

Critical Illness Insurance,  
a *voluntary benefit* from MetLife.

Please ***do not forward this email*** – only you will be able to successfully enroll through this process.

### **Could you withstand the financial impact of a critical illness in your family?**

MetLife's coverage would protect you from the unanticipated costs of a serious illness. Should you or a family member experience a covered condition, MetLife will provide a lump-sum benefit payment that you can use for any expenses that arise during or after treatment – even costs not covered under standard health insurance, like travel expenses and childcare fees.

You have until July 29, 2011 to take advantage of this one-time enrollment period – without providing any additional medical information. Select the “Click Here For Enrollment Instructions” button below to begin a simple, personalized election process.\*

**[CLICK HERE FOR ENROLLMENT INSTRUCTIONS](#)**

\* Please do not forward this email – only you will be able to successfully enroll through this process.

If you have any questions, please call 1 800 GET-MET 8 (1-800-438-6388).

Privacy Policy

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 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document. Please contact MetLife for more information.

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If you do not wish to receive any future advertising emails from MetLife or its affiliates in the future, please **click here**. Please allow up to 10 days for us to process your opt-out. You may receive emails from us during that time, for which we apologize.

CI136.11

## Log in screen

Hi [First Name],

Critical Illness Insurance from MetLife

### **Limited-time Opportunity to Enroll for Coverage Without any Medical Questions**

For verification purposes, please enter your 8 digit Employee ID

➤ \_\_\_\_\_ [SUBMIT]

If you have any questions, please call 1 800 GET-MET 8 (1-800-438-6388).

[Privacy Policy](#)

Metropolitan Life Insurance Company, New York, NY 10166  
L0611185078[exp0812][All States][DC,PR,VI]

## **Landing Page**

## **MetLife Logo**

Critical Illness Insurance from MetLife

### **Limited-time Opportunity to Enroll for Coverage Without any Medical Questions**

#### **What is MetLife's Critical Illness Insurance?**

MetLife's Critical Illness Insurance is a voluntary benefit designed to complement but not replace your current medical coverage. Provided you are actively at work and have medical insurance, you can apply for this coverage. The coverage provides you with a lump-sum benefit payment in the event that you or your covered dependent experience one of the covered conditions in the following three distinct categories and meet the policy and certificate requirements:

Category 1 incorporates certain cancer-related conditions: Full Benefit Cancer, Partial Benefit Cancer<sup>1</sup> and Bone Marrow Transplant.

Category 2 incorporates certain heart-related conditions: Heart Attack, Heart Transplant, Stroke<sup>2</sup> and Coronary Artery Bypass Graft<sup>1</sup>.

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

You can use the lump-sum payment as you see fit, including those costs that are not covered by your existing medical coverage, such as experimental treatments, travel expenses – even childcare fees. Additionally, enrolling for this coverage does not require medical underwriting or the need to provide any additional medical information if you sign up during the July 11 to July 29, 2011 open enrollment period. You simply enroll or decline.

#### **How do I obtain additional information?**

**[Click here to view a Critical Illness Insurance presentation.](#)**

**OR**

Call 1 800 GET-MET 8 (1-800-438-6388) to speak with a MetLife Customer Service Representative (Monday through Friday, 8:00 a.m. to 6:00 p.m, Eastern Time).

#### **What coverage can I enroll in?**

You can select the following coverage amounts for you and your dependents:

- Employee: Category benefit amount of \$20,000
- Spouse/Domestic Partner\* : Category benefit amount of \$20,000 (provided the employee enrolls for coverage)
- Dependent Child(ren)\*\* : Category benefit amount of \$10,000 per dependent child (provided the employee enrolls for coverage)

### When is coverage effective and how do I pay?

Once you submit your election form, you and your dependent(s) are enrolled for coverage with a September 1, 2011 effective date. Your Critical Illness Insurance coverage will be paid through payroll deduction beginning with your September 7, 2011 paycheck.

Semi-Monthly Cost														
Age*	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Employee \$20,000	\$1.00	\$1.10	\$1.90	\$3.20	\$5.90	\$10.40	\$16.90	\$26.80	\$41.10	\$62.90	\$90.90	\$127.50	\$158.90	\$170.30
Spouse/Domestic Partner \$20,000	\$1.00	\$1.10	\$1.90	\$3.30	\$5.90	\$10.30	\$16.40	\$25.20	\$37.90	\$57.20	\$83.10	\$118.80	\$150.20	\$161.90
Dependent Children \$10,000	\$0.23 (Dependent child coverage and age limitations vary by state. Please contact MetLife for more information.)													

\* Calculate your age as of 12/31/10

Rates are based on five-year age bands and will increase when a covered person reaches a new age band. Rates are subject to change. Be sure to read the [Disclosure Statement](#) for more information including the exclusions and limitations which apply to coverage.

### [Privacy Policy](#)

### [Choose Coverage](#)

1 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 employee experience another one of the covered conditions in that category while the certificate is in force.

2 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.

\*\* Dependent child coverage and age limitations vary 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 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document. Please contact MetLife for more information.

Metropolitan Life Insurance Company, New York, NY 10166  
 L0611185078[exp0812][All States][DC,PR,VI]  
 CI136.11

## Benefit Election Form

Critical Illness  
Insurance from MetLife

1 Please select your MetLife Critical Illness Insurance enrollment option below:

- Enroll coverage for yourself
- Decline coverage for yourself

First Name \_\_\_\_\_

Last Name \_\_\_\_\_

2 Please select your MetLife Critical Illness Insurance enrollment option below for your spouse/domestic partner\*:

- Enroll coverage for your spouse/domestic partner
- Decline coverage for your spouse/domestic partner

Spouse/Domestic Partner's First Name:

Spouse/Domestic Partner's Last Name:

Spouse/Domestic Partner's Date of Birth (format MM/DD/YYYY)

3 Please select your MetLife Critical Illness enrollment option below for your children\*\*:

The semi-monthly cost of \$0.23 covers all of your children regardless of how many children you have.

- Enroll coverage for child(ren)
- Decline coverage for child(ren)

How many child(ren) do you wish to have coverage?

- Select One

First Child's First Name

First Child's Last Name

First Child's Date of Birth (format MM/DD/YYYY)

Second Child's First Name

Second Child's Last Name

Second Child's Date of Birth (format MM/DD/YYYY)

Semi-Monthly Cost														
Age*	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Employee \$20,000	\$1.00	\$1.10	\$1.90	\$3.20	\$5.90	\$10.40	\$16.90	\$26.80	\$41.10	\$62.90	\$90.90	\$127.50	\$158.90	\$170.30
Spouse/Domestic Partner \$20,000	\$1.00	\$1.10	\$1.90	\$3.30	\$5.90	\$10.30	\$16.40	\$25.20	\$37.90	\$57.20	\$83.10	\$118.80	\$150.20	\$161.90
Dependent Children \$10,000	\$0.23 (Dependent child coverage and age limitations vary by state. Please contact MetLife for more Information.)													

\* Calculate your age as of 12/31/10

Rates are based on five-year age bands and will increase when a covered person reaches a new age band. Rates are subject to change.

By clicking the “Submit” button below, I declare that I am actively at work on the date of this enrollment and that all persons to be insured have medical coverage in force that provides benefits for medical treatment, including hospital, surgical and medical expenses. If I am not actively at work on the certificate effective date, I understand that coverage will not take effect until I return to the actively at work status.

Be sure to read the [Disclosure Statement](#) for the exclusions, limitations, waiting period and terms applicable to the coverage before electing coverage.

**SUBMIT**

### Privacy Policy

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

\*\*Dependent child coverage and age limitations vary by state. Please contact MetLife for more information.

Spouse/Domestic Partner and Dependent Child coverage is only available if the employee is enrolled for coverage.

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 to 90 day waiting period after the effective date of coverage and a preexisting condition exclusion. In some states there is a benefit suspension period between covered conditions in different categories or a limit on the total benefit payments per calendar year. A more detailed description of the benefits, limitations, and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage/Disclosure Document. Please contact MetLife for more information.

Metropolitan Life Insurance Company, New York, NY 10166

L0611185078[exp0812][All States][DC,PR,VI]

## Thank You/Confirmation Page

Critical Illness  
Insurance from MetLife

Thank you for your Critical Illness  
Insurance enrollment selection:

- **Yourself \$20,000**
- **Spouse/Domestic Partner \$20,000**
- **Child(ren) \$10,000**

Any questions, please call 1 800-GET-MET 8 (1-800-438-6388).

### **Apply Today for Additional Protection**

As a CII policyholder, you saw the value in obtaining this important coverage. Now, in addition to the coverage you just enrolled in, Accenture and MetLife would like to offer you the opportunity to apply for additional Critical Illness protection for you and your family. You can apply for \$10,000 to \$100,000 of additional coverage (in \$10,000 increments); evidence of insurability will apply.

Apply today by calling **1 800 GET-MET 8** (1-800-438-6388) to request an enrollment kit. Please mail your completed enrollment form to MetLife.

[Privacy Policy](#)

Metropolitan Life Insurance Company, New York, NY 10166

L0611185078[exp0812][All States][DC,PR,VI]

Employees enrolled in Critical Illness Insurance from MetLife now have the ability to purchase additional amounts of coverage.

**Enrollment Period: July 12 – July 29, 2011 (for a 9/1/11 coverage effective date)**

As a current Critical Illness Insurance policyholder, you saw the value in obtaining this important coverage. Now, in addition to your current coverage, you can apply for \$10,000 to \$100,000 of additional coverage (in \$10,000 increments). Evidence of insurability will be required for additional coverage requests. If approved, your additional coverage will be effective 9/1/2011.

During this enrollment period, you can apply for:

- An additional **\$10,000 to \$100,000** of Critical Illness Insurance for you, as an Accenture employee.
- An additional **\$10,000 to \$100,000** of Critical Illness Insurance for your spouse/domestic partner\* (provided the employee enrolls for additional coverage)
- An additional **\$10,000** of coverage for your dependent child(ren). (provided the employee enrolls for additional coverage)

**How Do I Apply?**

Call **1 800 GET-MET 8** (1-800-438-6388) to request an enrollment kit. Please mail your completed enrollment form to MetLife by **July 29, 2011** to ensure your additional coverage is effective by 9/1/2011 if approved.

**How Much Would My Additional Coverage Cost?**

Click on the [Disclosure Statement](#) link for rates. Rates are based on five-year age bands and will increase when a covered person's age increases. Rates are also subject to change. Be sure to read the [Disclosure Statement](#) for details.

**Cost Example:**

<b>MetLife CII Coverage Amount</b>	<b>Cost Per Paycheck</b>
You are 33 years of age, and you have enrolled for a <b>\$20,000</b> category benefit amount of CII coverage (with no medical underwriting).	The current cost of your CII coverage is \$1.90 per paycheck.
Now you apply and are approved for an additional <b>\$30,000</b> category benefit amount of CII coverage (with medical underwriting).	The non-smoker cost of your additional CII coverage is \$2.25 per paycheck.
<b>Total Cost Per Paycheck for \$50,000 of CII Coverage:</b>	<b>\$4.15</b>

This example is for illustrative purposes only. The MetLife Critical Illness Insurance Policy and Certificate are the governing documents with respect to all matters of insurance, including coverage for specific illnesses. The specific facts of each claim must be evaluated in conjunction with the provisions of the applicable Policy and Certificate to determine coverage in each individual case.

If you do not wish to receive any future advertising emails from MetLife or its affiliates in the future, please [click here](#). Please allow up to 10 days for us to process your opt-out. You may receive emails from us during that time, for which we apologize.

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Flesch Certification	Approved-Closed	06/24/2011
<b>Bypass Reason:</b>	Not Applicable.		
<b>Comments:</b>			

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b>	Application	Approved-Closed	06/24/2011
<b>Bypass Reason:</b>	Not Applicable.		
<b>Comments:</b>			