



Long-Term Care VIP Policy Series Overview

Plan Benefits and Features may vary by state

- Issue Ages 18 - 84 (18 to 30 banded)
- Daily Benefit Amount \$50 - \$400 (\$10 increments)
- Benefit Periods of 2, 3, 4, 5, 7 years or Unlimited up to age 79 (Unlimited not available with Premier Plan)
- Elimination Period 20, 45 or 100 days (Cumulative – only need to satisfy once)
- Benefit Increase Riders/Options
 - 5% Compound Inflation Protection
 - 5% Simple Inflation Protection
 - No Inflation Protection
 - Future Purchase Option – (FPO) – automatic until 2 consecutive refusals – increases not available when on claim
- Discounts –
 - 20% Spousal (both must apply and be approved)
 - 10% Marital (both do not have to apply)
 - 10% Residential (2 or more people living together who apply and are approved)
 - 15% Preferred Health
 - 5% and 10% Multi-Life Discounts available for approved Organizations
 - Maximum Combined Discounts (may be greater for Multi-Life):
 - 30% Spousal and Preferred
 - 20% Marital/Residential and Preferred
- Underwriting classes – Preferred, Standard & Sub-standard
- Premiums waived on claim
- Save age – 30 days prior to application date
- Conditional receipt – premium required
- 30 day free look period
- Policy Delivery Receipt must be in Home Office 35 days after issue date
- Bed Reservation – Pays NH/Facility Benefit for up to 30 days per policy year for any reason insured must leave facility on a temporary basis
- International Coverage Pays a Per Diem benefit for care outside of the US and its territories – note plan differences on reverse
- Optional Nonforfeiture Rider – greater of 30x NH DBA or premiums paid
- If Optional Nonforfeiture Rider is not purchased, Contingent Nonforfeiture will automatically be included in policy. Nonforfeiture goes into effect if policy lapses after MetLife substantially increases premiums. Insured may also elect to reduce benefits.
- Optional Return of Premium Rider – 100% of premiums – minus claims – paid at death. Rider must be in effect for 10 years
- Optional Shared Care Rider – Both spouses must have identical benefits. Rider not available with Unlimited benefit period or with Restoration of Benefits rider. Waiver of premium only for spouse on claim. FPO available only for non-claim spouse. Both can be on claim at same time.
- Premium Payment Options (aside from regular pay) – Must choose at initial application, and not available with FPO:
 - 10 Pay (paid-up after 10 years)
 - Pay to 65 (paid up at age 65 – minimum 10 years)
 - Double Pay First Year (reduced premium in 2nd year and thereafter)
 - Reduced Pay at 65 (higher premium prior to Policy Anniversary at age 65 – reduced to 50% of the higher premium, on or after policy anniversary at age 65)



Long-Term Care VIP Policy Series Comparison

Plan Benefits and Features may vary by state

VALUE PLAN

(Daily Reimbursement – up to amount of covered services)

- Nursing Home/In-patient Hospice up to 100% of DBA
- Assisted Living/Home Care/Adult Day Care choice of 50%, 75% or 100% of DBA
- Elimination Period = Days of Service
- Respite Care 21 days per policy year
- Caregiver Training – 5x NH DBA/Lifetime
- International Coverage – 50% of Home Care DBA, Per diem benefit, Elimination period is calendar days (2x regular EP)
- Coordination of Benefits with other MetLife LTC coverage
- Optional Indemnity Rider – pays full DBA every day a primary service is received, regardless of cost of care
- Optional Restoration of Benefits Rider – not available with Unlimited benefit period or Shared Care Rider

NOT AVAILABLE

- Transition Expense Allowance
- Supportive Services / Specialized Transportation
- Paid-Up Survivorship Feature
- Optional Home Care Plus Rider

IDEAL PLAN

(Monthly Reimbursement – up to amount of covered services)

- Nursing Home/Assisted Living Facility/In-patient Hospice up to 100% of DBA
- Home Care/Adult Day Care choice of 50%, 75% or 100% of DBA
- Elimination Period = Days of Service
- Respite Care 21 days per policy year
- Caregiver Training – 5x NH DBA/Lifetime
- Transition Expense Allowance – 15x NH DBA/Lifetime (Including Prescription Drugs)
- Supportive Services / Specialized Transportation – 1x HC DBA per month
- Survivorship Feature – Paid-up policy upon death of spouse, if no benefits payable for 1st 10 years
- International Coverage – 50% of Home Care DBA, Per diem benefit, Elimination period is calendar days (2x regular EP)
- Coordination of Benefits with other MetLife LTC coverage
- Optional Home Care Plus Rider – Receive a minimum of 1 Day of Home Care/Community Care Services in a calendar week and 7 days of the elimination period will be satisfied, plus 50x NH DBA for supplemental items
- Optional Restoration of Benefits Rider – not available with Unlimited benefit period or Shared Care Rider

NOT AVAILABLE

- Optional Indemnity Rider

PREMIER PLAN

(Cash Payment – Per Diem Benefit – paid out once a month)

(No proof of Covered Services required and no bills need to be submitted for claims)

- Nursing Home/Assisted Living Facility/In-Patient Hospice 100% of DBA
- Basic Services (non-Facility) choice of 50%, 75% or 100% of DBA
- Elimination Period = Calendar Days
- Survivorship Feature – Paid-up policy upon death of spouse, if no benefits payable for 1st 10 years
- International Coverage – 50% of Basic Care DBA, Per diem benefit, Elimination period is same as regular EP.
- NO Coordination of Benefits with other MetLife LTC coverage

NOT APPLICABLE

- Respite Care
- Caregiver Training
- Transition Expense Allowance
- Supportive Services / Specialized Transportation

NOT AVAILABLE

- Unlimited Benefit
- Optional Indemnity Rider
- Optional Restoration of Benefits Rider
- Optional Home Care Plus Rider

FACILITIES ONLY PLAN

(Monthly Reimbursement up to amount of covered service)

- Nursing Home/Assisted Living Facility/In-Patient Hospice up to 100% of DBA
- Elimination Period = Days of Service
- Caregiver Training – 5x NH DBA/Lifetime
- Transition Expense Allowance – 15x NH DBA/Lifetime (Including Prescription Drugs)
- Survivorship Feature – Paid-up policy upon death of spouse, if no benefits payable for 1st 10 years
- International Coverage – 25% of Nursing Home DBA, Per diem benefit, Elimination Period is calendar days (2x regular EP)
- Coordination of Benefits with other MetLife LTC coverage
- Optional Restoration of Benefits Rider – not available with Unlimited benefit period or Shared Care Rider

NOT AVAILABLE

- Home Health Care
- Adult Day Care
- Respite Care
- Supportive Services / Specialized Transportation
- Optional Home Care Plus Rider
- Optional Indemnity Rider