

Ideal Policy



MetLife®

BENEFITS AT-A-GLANCE

How Benefits are Paid	Monthly Reimbursement You are reimbursed for covered services up to your Maximum Monthly Benefit Amount (MBA). (MBA is equal to the Daily Benefit Amount (DBA) you select, multiplied by the number of days in the calendar month.) ⁽¹⁾
Maximum Nursing Home/Facility DBA	Choice of \$50-\$400 per day (in \$10 increments) ⁽²⁾
Home Care and Community Care Benefit	Choice of 100%, 75% or 50% of Maximum Nursing Home/Facility DBA ⁽³⁾
Assisted Living/Residential Care Facility Benefit	100% of Maximum Nursing Home/Facility DBA
Benefit Period	Choice of 2, 3, 4, 5 or 7 years ⁽⁴⁾
Elimination Period The number of days you must be chronically ill and receiving primary covered services, prior to certain benefits becoming payable.	Choice of 20, 45 or 100 days ⁽⁵⁾

If you need long-term care services one day and would like to remain at home, the Ideal policy may be a smart choice for you. This policy features a supportive services benefit that can help make the transition to a new phase of life more comfortable. Coverage is available for services such as shopping, laundry, meal preparation, light housekeeping and transportation.

Additionally, a transition expense benefit is included. This feature can help pay for items such as durable medical equipment and emergency response systems, which are required to help you to continue to live at home.

PREMIUM DISCOUNTS AVAILABLE INCLUDE

- 30% Spousal Discount** – available when both you and your Spouse⁽⁶⁾ are accepted for coverage; applies for as long as both policies remain in-force.
- 15% Marital Discount** – available if both you and your Spouse apply but only one of you is accepted for coverage, or if you are a Spouse but have applied (and are approved) alone.
- 15% Residential Discount** – available when two people living in the same household are accepted for coverage. This discount may not be combined with the Spousal or Marital Discount.

Please Note: Not all discounts may be available in all states.



(1) In California, the MBA is equal to 30x the DBA, regardless of number of days in the calendar month.
 (2) In California, the DBA range is \$90 to \$400. If the 50% Home Care & Community Care Benefit is chosen in California, then the DBA range minimum is \$100. In Wisconsin, the DBA range is \$60 to \$400.
 (3) In Rhode Island and South Carolina, only 100% of your Maximum Nursing Home/Facility DBA is available for Home and Community Care.
 (4) Two-year Benefit Period is not available in Arizona, Florida or Massachusetts.
 (5) 100-day Elimination Period is not available in Georgia.
 (6) "Spouse" includes a Civil Union Partner or Domestic Partner, where permitted by law.

OTHER FEATURES INCLUDE

- ✓ **Premium Waiver:** While you are receiving payment of benefits for primary covered services, you do not have to pay premiums.
- ✓ **Caregiver Training:** A benefit to train an informal caregiver, such as a family member, to provide care for you in your home. Up to 5x the Maximum Nursing Home/Facility DBA per life of the policy.
- ✓ **Respite Care:** A benefit of up to 100% of the Maximum Nursing Home/Facility DBA, for up to 21 days per year, to pay for formal caregiver services to temporarily relieve an informal caregiver, should they need time off.
- ✓ **Transition Expense Allowance:** Helps you pay for items such as emergency response systems and durable medical equipment, which are required to help you to continue to live at home when you are chronically ill. Up to 15x the Maximum Nursing Home/Facility DBA per life of the policy.
- ✓ **Supportive Services:** A benefit for services, such as shopping or meal preparation, that help you to remain at home when you are chronically ill. Up to 1x the Maximum Home and Community Care DBA per month.
- ✓ **Bed Reservation:** A benefit of up to the Maximum Nursing Home/Facility DBA, for up to 50 days per policy year, for charges incurred to hold a space in a nursing home/facility, assisted living/residential care facility or hospice facility, in order for you to return to the facility.
- ✓ **Guaranteed Renewability:** 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 a change in your health. Premium rates can only be raised as the 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.

RIDERS AVAILABLE WITH THE IDEAL POLICY

- ✓ **Benefit Increase Riders**
 - 5% Automatic Compound Inflation Protection
 - 5% Automatic Simple Inflation Protection
 - Future Purchase
- ✓ **Policy Riders**
 - Nonforfeiture Coverage
 - Shared Care
 - Restoration of Benefits
 - Home Care Elimination Period Waiver
 - Return of Premium
 - Paid-Up Survivorship
 - Calendar Day
- ✓ **Flex-Pay Riders**
 - Ten-Year Premium Payment
 - Paid-Up Premium
 - Reduced-Pay at Age 65
 - Double-Pay First Year

Not all riders may be available in all states, or in conjunction with one another. Riders are available at an additional cost.

HOW YOUR COVERAGE WORKS

MetLife offers Long-Term Care Insurance policies designed to help pay for care in a range of settings. Once you are determined to be eligible for benefits, and complete any applicable elimination period, you will qualify for benefit payment. A MetLife Nurse Care Manager will be available to help you with important decisions about your care along the way. If you do not have a care provider, your Nurse Care Manager can help identify long-term care resources available in your community and help you and your family coordinate your care.

The Registered Nurses who serve as our Nurse Care Managers have worked extensively in the community and have backgrounds that include experience with nursing homes/facilities, adult day health care and home care. These caring professionals provide a level of expertise and support you simply won't find with other companies. You may call your Nurse Care Manager directly with any questions or issues.

You will be eligible for benefits when it is verified that you require substantial assistance with two out of six activities of daily living (ADLs), or suffer from a severe cognitive impairment that requires substantial supervision. A licensed health care practitioner must certify to this. No prior hospitalization is required. The services you receive must be part of a written plan of care prepared by a licensed health care practitioner of your choice.

The need for ADL assistance must be expected to last for a period of at least 90 days. The ADLs are eating, dressing, bathing, toileting, transferring (moving into or out of a bed, chair or wheelchair) and continence.

• Not A Deposit or Other Obligation of Bank • Not FDIC - Insured • Not Insured by Any Federal Government Agency • Not Issued, Guaranteed or Underwritten by Bank or FDIC • Not a Condition to the Provision or Term of any Banking Service or Activity • Policy is an Obligation of the Issuing Insurance Company

This advertisement describes coverage offered by Metropolitan Life Insurance Company (MetLife). Depending upon state availability, coverage may be offered by the following MetLife policy: LTC2-IDEAL. 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.

Like most Long-Term Care Insurance policies, MetLife's policies contain certain exclusions, limitations, elimination periods, reductions of benefits and terms for keeping them in-force. For complete costs and details, please contact your MetLife Representative/Insurance Agent/Producer.

MetLife[®]

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