

# VIP2 Plans-at-a-Glance



Features & Benefits	Value Policy	Ideal Policy	Premier Policy	Facilities-Only Policy
<b>Plan Type</b>	Comprehensive - Daily Reimbursement (DBA) (Indemnity Rider available)	Comprehensive - Monthly Reimbursement (MBA)	Comprehensive - Monthly Cash Payment	Facility-Only - Monthly Reimbursement (MBA)
<b>Issue Ages</b>	18 to 84 (premium banded 18-30)	Same as Value	Same as Value	Same as Value
<b>Daily Benefit Amounts (DBA)</b>	\$50 to \$400 in \$10 increments	\$50 to \$400 in \$10 increments (MBA = DBA x # days in month)	\$50 to \$400 in \$10 increments (Monthly cash payment = DBA x # days in month)	\$50 to \$400 in \$10 increments (MBA = DBA x # days in month)
<b>Benefit Periods (BP)</b>	2, 3, 4, 5 or 7 years – Unlimited up to age 80 (Unlimited BP N/A with Shared Care or Restoration of Benefits Riders)	Same as Value	2, 3, 4, 5 or 7 years Unlimited BP N/A	Same as Value
<b>Total Lifetime Benefit (TLB)</b>	Maximum Benefit Payable = DBA x 365 x BP Ex: \$100 x 365 x 3 = \$109,500	Same as Value	Same as Value	Same as Value
<b>Nursing Home DBA</b>	Up to 100% of DBA	Up to 100% of MBA	Up to 100% of DBA	Same as Ideal
<b>Home Care / Community Care DBA</b>	Choice of 50%, 75% or 100% of NH DBA	Choice of 50%, 75% or 100% of NH MBA	Basic Benefit Choice of 50%, 75% or 100% of Facility DBA	N/A
<b>Assisted Living DBA</b>	Same as HC/Community Care DBA	100% of NH MBA	100% of NH DBA	Same as Ideal
<b>Elimination Period</b>	20, 45 or 100 <i>Service Days</i> – Cumulative – Only needs to be satisfied once - Optional Riders (Calendar Days and Home Care EP Waiver Rider) available, affecting Home Care EP	Same as Value	20, 45 or 100 <i>Calendar Days</i> – Cumulative – Only needs to be satisfied once – EP Riders N/A	Same as Value, except EP Riders N/A
<b>Alternate Services Benefit*</b>	Allows MetLife Care Manager to authorize QLTC services not specifically covered under the policy, as long as the service meets the needs of the insured and is a cost-effective alternative	Same as Value	N/A	Same as Value
<b>Bed Reservation*</b>	Pays NH/Facility benefit for up to 50 days per policy year for any reason	Same as Value	Same as Value	Same as Value
<b>Caregiver Training*</b>	Lifetime Maximum 5X NH DBA – EP does not need to be satisfied	Same as Value	N/A	Same as Value
<b>Contingent Benefit Upon Lapse</b>	Limited coverage is provided if the insured's policy ends due to non-payment of premiums, or the insured's written request to cancel, following a substantial premium increase (based on NAIC guidelines)	Same as Value	Same as Value	Same as Value
<b>International Coverage*</b>	50% of Home Care DBA paid on a Per Diem basis (cash payment). EP increased to 2X regular EP and changed to Calendar Days – Maximum Benefit is lessor of TLB (less any benefits paid in US) or Per Diem Benefit for International Coverage times 3,650	Same as Value	100% of Basic Benefit DBA No change to EP	Same as Value, except benefits paid = 25% of Nursing Home DBA
<b>Respite Care*</b>	Pays 100% of DBA based on site of care for 21 days per policy year to relieve informal caregiver - EP does not need to be satisfied	Same as Value	N/A	N/A
<b>Supportive Services / Specialized Transportation*</b>	N/A	1X HC DBA per month for shopping, housekeeping, etc. and specialized transportation	N/A	N/A
<b>Transition Expense Allowance*</b>	N/A	Lifetime Maximum of 15X NH DBA	N/A	Same as Ideal

\*Will reduce total lifetime benefit.

Spouses may include, where permitted by law, Domestic Partners and Civil Union Partners

Policy Features and Benefits May Vary By State

FOR AGENT TRAINING USE ONLY – NOT TO BE USED WITH THE GENERAL PUBLIC

(Exclusions and Limitations will apply and are found in the Outlines of Coverage)

- 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

**Policy Features and Benefits May Vary By State**

<b>Policy Riders</b>	<b>Value Policy</b>	<b>Ideal Policy</b>	<b>Premier Policy</b>	<b>Facilities-Only Policy</b>
<b>Benefit Increase Options/Riders</b>	5% Compound Inflation Protection Rider, 5% Simple Inflation Protection Rider, and Future Purchase Option (FPO).	Same as Value	Same as Value	Same as Value
<b>Survivorship Rider</b>	Surviving Spouse's or Domestic Partner's policy is paid up on death of Spouse/Partner if Rider has been in force with no claims paid or payable for at least 10 years. Rider may be added at any time subject to underwriting. Spouses'/Partners' benefits do not have to be identical.	Same as Value	Same as Value	Same as Value
<b>Calendar Day Rider</b>	Changes Home Care EP (not applicable to EP if care is received in a facility) from Service Days to Calendar Days; also provides lifetime benefit of 50 X NH DBA for supplemental items. Initial application only.	Same as Value	N/A	N/A
<b>Home Care EP Waiver Rider</b>	Home Care Elimination Period waived (not applicable to EP if care is received in a facility); also provides lifetime benefit of 50 X NH DBA for supplemental items. Initial application only.	Same as Value	N/A	N/A
<b>Shared Care Rider</b>	Allows Spouses and Domestic Partners to share Total Lifetime Benefit (TLB) while living. When one Spouse/Partner dies, survivor receives balance of deceased's TLB at no extra cost. Policies must be identical at all times. Rider may be added at any time, subject to Underwriting.	Same as Value	Same as Value	Same as Value
<b>Restoration of Benefits Rider</b>	Restores benefits paid out if insured is no longer chronically ill for 180 days (as long as TLB was not depleted). Initial application only.	Same as Value	N/A	Same as Value
<b>Indemnity Rider</b>	Pays full DBA every day a qualified LTC service is received regardless of cost of care. Initial application only.	N/A	N/A	N/A
<b>Return of Premium Rider</b>	Returns premium (minus claims paid) to estate or designated individual beneficiary at death of insured. Rider must be in effect for at least 10 years. No age limit. Initial application only.	Same as Value	Same as Value	Same as Value
<b>Nonforfeiture Rider</b>	Provides some benefits if policy lapses. Rider must be in effect for 3 years and in effect when policy ends because of nonpayment of premiums or cancellation requested. Initial application only.	Same as Value	Same as Value	Same as Value
<b>Flex-Pay Riders</b> (Initial application only)	<b>Value Policy</b>	<b>Ideal Policy</b>	<b>Premier Policy</b>	<b>Facilities-Only Policy</b>
<b>Ten Year Premium Payment Rider</b>	Policy is paid-up in 10 years	Same as Value	Same as Value	Same as Value
<b>Paid-Up Premiums Rider</b>	Policy is paid-up at age 65 (Minimum 10 years)	Same as Value	Same as Value	Same as Value
<b>Reduced Pay at Age 65 Rider</b>	Pay higher premium to age 65 and then premium is reduced by one-half at age 65	Same as Value	Same as Value	Same as Value
<b>Double Pay First Year Rider</b>	Pay double the premium in 1 <sup>st</sup> year and pay reduced amount 2 <sup>nd</sup> year and thereafter	Same as Value	Same as Value	Same as Value
<b>Additional information for all policies:</b>				
<b>Discounts</b>	30% Spousal – 15% Marital – 15% Residential – 10% Preferred Health – 5% or 10% Multi-Life Discount for approved cases			
<b>Underwriting Classes</b>	Preferred, Standard & Sub-standard ( <i>Always quote Standard!</i> )			
<b>Save Age</b>	Premium rates based on age 30 days prior to application date (underwriting requirements based on age at date of signed application)			
<b>Policy Effective Dates</b>	• With Premium (Conditional Receipt may apply): Date all underwriting requirements are met      • Without Premium: 28 days following underwriting approval date			
<b>30 Day Free Look Period</b>	Insured has 30 days to review policy and if desired, return it for a full refund			
<b>Policy Delivery</b>	Policy Delivery Receipt (PDR) must be signed within 30 days of Policy Approval Date			
<b>Premium Waiver</b>	Premiums waived when the insured is receiving payment of primary benefits			
<b>Care Coordination</b>	Initial Needs Assessment and ongoing care advisory visits available			
<b>Coordination of Benefits</b>	Coordination of Benefits (COB) with other MetLife LTCI coverage and Medicare (HIPAA prohibits COB for Cash Payment and Indemnity policies with Medicare)			