

Underwriting Guidelines for the Enhanced Care Benefit Rider and Long Term Care Acceleration of Death Benefit Rider



MetLife remains committed to offering products that provide valuable coverage to our clients and ensuring that we will be here when our clients need us. In order to fulfill this commitment, underwriting requirements are tailored to the type and amount of insurance being requested. As there are differences between the underwriting of a term policy versus a whole life policy, there are also differences between underwriting a base policy and underwriting a rider. Underwriting the base policy is different from underwriting the Enhanced Care Benefit Rider (ECBR) and the Long Term Care Acceleration of Death Benefit Rider (LTC ADBR). When evaluating an application for a whole life policy, the insured’s *mortality risk*, or risk of dying, is a primary consideration. On the other hand, a client’s morbidity risk, or risk of developing certain conditions or the need for assistance with conditions already present, is a primary consideration when underwriting for these two riders.

Underwriting the ECBR or the LTC ADBR at initial policy issue

In general, these riders are limited to base policy table ratings of D or better, or flat extras of \$5/K or better without any exclusion riders.

There are also some medical impairments and non-medical risks that may be allowable on the base whole life policy that will not be approved for the ECBR and the LTC ADBR, and others that will require individual consideration.*

Examples of medical and non-medical risks not eligible for these riders or requiring additional consideration:

- A prior denial of an application for a disability income or long term care insurance policy.
- Use of assistance devices or needing assistance with Activities of Daily Living (ADLs).
- The insured resides in, or plans to reside in, an assisted living facility, nursing home or is receiving home health care.
- An exclusion rider issued with the policy other than for foreign travel.
- The presence of certain medical or non-medical risks. Examples of some, but not all risks include the following:

Medical Risks	
Cognitive Impairments: Suspected, reported or diagnosed memory impairment, even without a diagnosis of Mild Cognitive Impairment or Mild Alzheimer’s Disease. For example: difficulty in remembering names or recalling items on a list; getting lost in a familiar place; failing an insurance cognitive screening test; etc.	Neurologic diseases such as Charcot-Marie Tooth Disease, demyelinating disorders, Huntington’s disease, polyneuropathy, etc.
Amputation due to disease	Mental Retardation
Buerger’s Disease	Multiple Myeloma
Catheter use for bladder function	Multiple Sclerosis
Cirrhosis	Muscular Dystrophy
Connective Tissue Disorders / Scleroderma / CREST	Organic Brain Syndrome
Cystic Fibrosis	Paraplegia, Paralysis, or Quadriplegia
Dementia	Parkinson’s Disease
Encephalopathy	Psychiatric Disorders with recent or multiple hospitalizations
Esophageal Varices	Stroke
Hospitalization, current or anticipated	
Marfan’s Syndrome	
Non-Medical Risks	
High-risk occupations or high risk sports: professional football/hockey/ baseball, boxing, martial arts or similar activities	Sky sports: sky diving, sky surfing, hang gliding, parasailing, paragliding, parachuting, ballooning or similar activities
Underwater sports: scuba diving, skin diving or similar activities	Rock or mountain climbing or similar activities
Racing sports: motorcycle, auto, motor boat or similar activities	Bungee jumping or similar activities

* Underwriting determinations are subject to any applicable state regulations.

Underwriting the ECBR or the LTC ADBR as part of a term conversion to a MetLife Promise Whole LifeSM policy

- Insured must be under age 60 at the time of conversion.
- The term policy must have been issued within five years prior to the conversion request.
- The term policy must have been fully underwritten and issued Table D or better, or with a flat extra of \$5,000 or less.
- The term conversion application, with medical questions must be completed. The Enterprise authorization is also required.
- Underwriting will be limited to database checks unless more extensive underwriting is required for cause.
- The lifetime maximum that can be converted with the ECBR or LTC ADBR is \$1,000,000 of total base policy face amount per insured life.

Any term conversion applications submitted with requests for the ECBR or LTC ADBR that do not meet the above specifications will not be issued with these riders.

Please contact underwriting with any questions about the underwriting guidelines or to discuss either of these riders for a particular client.

Financial professionals must be licensed to sell life insurance, and also to sell accident/sickness/health/long-term care insurance, as required by the states in which policies will be issued. They must be certified to sell long-term care insurance if so required by that state, and must be current on all necessary continuing education requirements.

The information contained in this brochure is not intended to cover every possible scenario.

Any benefits received under these riders may adversely affect the recipient's eligibility for public assistance programs; and the benefits received under these riders may be taxable.

The Enhanced Care Benefit Rider is not long-term care insurance.

New York has an approved rider that provides for acceleration of the death benefit in the event that the insured needs long-term care, as defined by the rider. It is not a long-term care policy in this state, and consequently producers do not need to obtain a health insurance nor a LTC certification. MetLife's LTC training will still be required.

There are differences between the NY rider and the LTC rider described above, notably that: care must be provided pursuant to a plan of care certified by a licensed health care practitioner (and not a physician); there is no elimination period; and benefits are paid retroactively after the expiration of the eligibility period.

These products are life insurance riders that accelerate the death benefit on account of the insured's chronic illness. They are not health insurance policies providing long-term care insurance subject to the minimum requirements of New York law, and do not qualify for the New York State Long Term Care Partnership program. Neither one is a Medicare supplement policy.

Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force. Contact your financial representative for costs and complete details.

LTC ADBR is not available on MetLife Promise Whole Life Select 65SM.

MetLife Promise Whole Life, MetLife Promise Whole Life 120, MetLife Promise Whole Life Select 10, MetLife Promise Whole Life Select 20, and MetLife Promise Whole Life Select 65 are issued by MetLife Insurance Company USA generally on Policy Form 5E-12-10 in all jurisdictions except New York, where they are issued by Metropolitan Life Insurance Company USA, Charlotte, NC 28277, and Metropolitan Life Insurance Company, New York, NY 10166 on Policy Forms 1-15-13-NY. All guarantees are subject to the claims-paying ability and financial strength of the issuing insurance company.

Whole Life Insurance Products are:

- Not A Deposit • Not FDIC-Insured • Not Insured By Any Federal Government Agency
- Not Guaranteed By Any Bank Or Credit Union • May Go Down In Value

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1511-326668 CS BDUW326522
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