

Underwriting Guidelines for the Enhanced Care Benefit Rider



MetLife

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 a whole life policy is different from underwriting the Enhanced Care Benefit (ECB) Rider. When evaluating an application for a whole life policy, the client'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, is a primary consideration when underwriting for the ECB.

Underwriting the ECB at initial policy issue

In general, the ECB is 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 ECB, and others that will require individual consideration.*

Examples of medical and non-medical risks not eligible for the ECB 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).
- Residence in or plans to reside in an assisted living facility, nursing home or 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	Renal Failure/Renal Insufficiency
Hospitalization, current or anticipated	Stroke
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 ECB 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/K 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 amount that can be converted with the ECB for all policies is \$1,000,000 of base policy face amount per insured.

Any term conversion applications submitted with requests for ECB that do not meet the above specifications will be issued with only the contractual base policy conversion provisions.

Please contact your underwriting team with any questions about the underwriting guidelines or to discuss the ECB for a particular client.

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

Any benefits received under the Enhanced Care Benefit Rider may adversely affect the recipient's eligibility for public assistance programs; and the benefits received under this rider may be taxable.

This product is not long term care insurance.

These products are life insurance policies that accelerate the death benefit on account of chronic illness, and are not health insurance policies providing long term care insurance subject to the minimum requirements of New York Law, do not qualify for the New York State Long Term Care Partnership program and are not Medicare supplement policies.

Like most insurance policies, MetLife's policies contain charges, limitations, exclusions, termination provisions and terms for keeping them in force.

Guaranteed Level Term is issued by MetLife Investors USA Insurance Company on policy form 5E-23-12 and in New York only by Metropolitan Life Insurance Company on policy form 1E-23-12-NY. MetLife One Year Term is issued by MetLife Investors USA Insurance Company on Policy Form 5E-24-12 and in New York only by Metropolitan Life Insurance Company on Policy Form 1E-24-12-NYU. 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 Investors USA Insurance Company generally on Policy Form 5E-12-10 in all jurisdictions except New York, where they are issued by Metropolitan Life Insurance Company on Policy Forms 1E-12-10-NY and 1E-12-10-NY-A. November 2013

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

MetLife

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