

**Put a vital piece of
your financial plan
in place**



Long-Term Care Insurance helps fill a gap that's probably not covered by anything else



Long-Term Care Insurance

No matter what stage of life you're in, you've probably put a plan in place for your financial security — now and in the future. And while you probably have savings, a 401(k) plan, life insurance and other insurance products, you're probably not aware that *an important piece could be missing from your plan — long-term care insurance.*

Your best-laid plans could be exposed to unnecessary risk

Without insurance coverage to help you pay for long-term care, your assets could be rapidly depleted if you need these potentially costly services. Unfortunately, many people aren't aware of this. And not knowing the facts could leave you, your family and your plans for the future in a vulnerable position.

Here are the facts:

- ▶ Long-term care is the type of care you would need if you required assistance with simple, everyday activities you now take for granted, like eating, bathing or dressing.
- ▶ **The need for long-term care can (and does) occur at any age because of an unexpected accident or serious illness.** Statistics show that in fact, 60% of all Americans who reach age 65 will need this type of care in their remaining lives. (Conning & Company, *"Long-Term Care Insurance — Baby Boom or Bust?"* p. 13, 1999.)
- ▶ Long-term care services typically **aren't covered by other types of insurance**, such as medical (including HMOs) and disability income, because these plans were not designed to pay for this type of care.
- ▶ Long-term care services covered by Medicare are very limited. As for Medicaid — you won't be eligible for assistance under this program until you have depleted most of your assets and used most of your income to pay for the cost of care.
- ▶ Depending on where you live and the length of time you require long-term care, your cost could be \$44,100 *or more* per year. (ACLI, *"Can Aging Baby Boomers Avoid the Nursing Home?"* p. 15, March 2000.)

Fill in the missing piece with long-term care insurance from MetLife

The long-term care insurance plan from MetLife offers you a simple solution to a potentially serious situation. Here's how:

- ▶ **It helps pay for services that aren't covered by most other types of insurance** — that way, you won't have to pay for these services out of pocket and you can protect your life savings.
- ▶ **It provides you with benefit dollars** to pay for covered long-term care services that are right for your needs and preferences, including care that takes place in your own home.
- ▶ The long-term care plan offers coverage at group rates. Plus, **if you buy now, you can take advantage of the lowest rate** that will be available to you under this plan. That's because rates are based on your age on the date your coverage becomes effective; the older you are, the higher that rate will be. **Waiting a few years could mean you would pay as much as 40% more.** And if you develop an unexpected need for care before you apply, you will be unable to qualify for long-term care coverage at any price.

It's quick and easy to help close the gap — just make one phone call

It's never been easier to help protect yourself — all you need to do is pick up the phone. Call 1-800-438-6388 to speak with a MetLife long-term care insurance expert and request an enrollment kit for your company's long-term care insurance plan. The kit contains all the information you need to make an informed decision about long-term care insurance. Call now — it only takes a few minutes to help protect your assets, independence and freedom of choice.

**Call one of our MetLife long-term care insurance experts today.
1-800-438-6388.**

**If you are hearing impaired with a TDD,
call 1-800-638-1004.**

MetLife®

MetLife long-term care insurance plans are guaranteed renewable. Coverage cannot be cancelled due to your individual age or a change in your health. Premiums may only be raised as a result of an increase made on a class-wide basis. Like most group long-term care insurance policies, MetLife group policies contain certain exclusions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. For information about costs and complete details, call MetLife at 1-800-438-6388. Metropolitan Life Insurance Company, One Madison Avenue, New York, NY.

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