

Long-term care insurance may fill a significant gap in your financial plan.

Dear New Employee:

As you start a new position, you are faced with many employee benefit decisions. Which medical plan should I choose? Do I want to purchase additional life insurance? And, if married, should I elect benefits with my new company or remain with my spouse's benefit plan?

All of these benefit decisions require your careful consideration. But one that is just as important to your future is the decision you make today regarding long-term care insurance. Your employer has selected MetLife® as the insurer of this important group coverage at group rates. Please read the enclosed information about the long-term care insurance plan carefully.

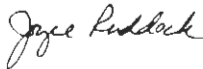
Help protect the money you work so hard to earn.

You work hard for your money — yet the money you earn could easily be at risk if you were to suffer a lengthy illness or injury. That's because the *average cost* of a nursing home stay is *more than \$100,000**. These services are typically not covered by medical plans, Medicare or disability income insurance. Without long-term care insurance, you would most likely have to pay these expenses out of your own pocket. *With it, your savings and assets are better protected.* That's because the MetLife plan provides benefits that pay for long-term care services provided in your own home, an assisted living facility or a nursing home.

Request a free, no-obligation information kit about this important protection today.

To help safeguard your assets, read the enclosed information on long-term care insurance and request an information kit within 10 days. If you enroll within 90 days of your date of hire, you are guaranteed acceptance into the plan with no medical underwriting requirements. And *after* you are enrolled, you will have a 30-day "Free Look" period. There's no risk on your part! The fact is, none of us know if and when we might need this protection. Call today to take advantage of this important offer — 1-800-438-6388.

Sincerely,



Joyce Ruddock
Vice President, Long-Term Care Group

*Average annual cost of a nursing home (nationwide) is \$55,000 per year, The Mature Market Institute, "MetLife Market Survey on Nursing Home and Home Care Costs," 2003 (costs will vary by geographical area), and the average length of stay is 2.4 years, "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2002.

What is Long-Term Care?

Long-term care is the kind of care you or your family members may need as a result of an injury, illness or aging. People require long-term care services when they are unable to perform everyday activities of living, like bathing, dressing and eating. Depending on the level of care you need, long-term care services can be provided in a variety of settings, including your own home, an assisted living facility, an adult day care facility or a nursing home. Unfortunately, many people believe that medical, disability income or other types of insurance will cover the cost of this care. *The fact is, these plans were not designed to cover long-term care.* And Medicaid may not be the answer for you either — to qualify, you must first spend down most of your savings and may have to use most of your income to cover the cost of your care.

Help protect your savings, assets and independence.

The cost of long-term care can be staggering. Depending on where you live within the United States, care in a nursing facility can cost \$58,000 a year or more**. And since the average stay is 2.4*** years, care could cost \$139,200 or more. That's why it makes sense to purchase long-term care insurance today. That way, you will have the financial resources you may need to avoid having to deplete your assets or depend on your family members for help. And, just as importantly, long-term care insurance gives you the freedom to choose where you want to receive your care.

Your rates are the lowest they will ever be.

The time to buy long-term care insurance is now. That's because your rate is based on your age — the older you are, the higher that rate will be. And if you wait until you have had an injury or suffer a serious illness to consider purchasing coverage, you may not be able to qualify for insurance at any price. So please, take the first important step to help safeguard your savings and financial plans. Get all the facts you need about long-term care insurance today. There is no obligation to purchase coverage when you request this information.

* "MetLife Market Survey on Nursing Home and Home Care Costs," The Mature Market Institute, 2003.

** "The National Nursing Home Survey," National Center for Health Statistics, U.S. Department of Health and Human Services, June 2002.



MetLife long-term care 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, New York, NY.

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Information Request Form

**YES! I am interested in helping to protect my assets and my independence.
Please send a long-term care insurance information kit from MetLife.**

Please print clearly

Name of Your Employer: _____

Your Name: _____

Your Home Address: _____

Your City: _____ State: _____ Zip Code: _____

Your Date of Birth*: _____

Your Home Phone Number: _____

For immediate service, please call 1-800-438-6388.

*Because materials will be customized for your age, your birthdate is required.



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to request your information

kit, or simply fill out and

mail the attached form.

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