

Filing Status and State Variations



State	Policy Choice Variations	Rate Changes
Alabama	None	
Alaska	None	
Arizona	2 Year Benefit Period = N/A	
Arkansas	Return of Premium now available	
California	DBA = \$90 - \$400 Ideal DBA = \$100 - \$400, if Home Care = 50% Monthly Benefit = 30 x DBA No 50% Home Care with Value Plan Facilities Policy = Nursing Facility and Residential Care Facility Only Policy Nursing Home = Nursing Facility Assisted Living = Residential Care Facility 5% Automatic Simple Inflation Protection Rider = 5% Automatic Simple Benefit Increase Rider Automatic Compound Inflation Protection Rider increases calculated without regard to benefits paid Initial Needs Assessment = 5 times Nursing Facility DBA Supportive Services = N/A Nonforfeiture = If policy lapses after 3 years the insured will receive the greater of premium paid or 30xNF DBA (90 x NF DBA if premiums paid for 10 years). Benefits inflate if insured has 5% Compound Inflation protection or 5% Automatic Simple Benefit Increase Rider Premium – Producer can only collect one months premium with application	State Specific (All Plans)
CA Partnership	Value Policy = N/A Indemnity Rider = N/A Premier Policy = N/A Facilities Policy = Nursing Facility and Residential Care Facility Only Policy Nursing Home = Nursing Facility Assisted Living = Residential Care Facility DBA = Minimum \$130 in 2006 (may be subject to change annually) Monthly Benefit = 30 x DBA 5% Compound Inflation included as part of base policies for all ages Elimination Period = 20, 45 or 90 Days Benefit Period = 1, 2, 3, 4, 5 or 7 years, unlimited to age 79 (1 year benefit period N/A with 45 or 90 day EP) Residential Care Facility = Choice of 70% or 100% of Home Care (70% only available with 50% Home Care – Ideal Policy) International Benefits = N/A Premium – Producer can only collect one months premium with application Supportive Services = N/A Restoration of Benefits Rider = N/A Coordination of Benefits with MetLife Policies not allowed (Continued on next page)	State Specific (All Plans)

State	Policy Choice Variations	Rate Changes
CA Partnership (continued)	Coordination with Insured's other Health Insurance that would cover services covered by the MET CPLTC Policy will apply. Nonforfeiture = If policy lapses after 3 years the insured will receive the greater of premium paid or 30xNF DBA (90 x NF DBA if premiums paid for 10 years). Benefits inflate with built in 5% compound inflation protection.	State Specific (All Plans)
Colorado	None	
Connecticut	FPO increases made without regard to claims status FPO Rider terminates after refusal of two consecutive offers Maximum EP for International Coverage = 100 Days Coordination of Benefits with MetLife Policies not allowed	
CT Partnership	Premier Policy = N/A Indemnity Rider = N/A 5% Compound Inflation included as part of base rates DBA = Minimum \$160 in 2006 (subject to change annually) International Coverage = N/A Supportive Services = N/A Needs Assessment changed to Care Advisory Services (Ideal and Value Policies Only) Care Advisory Services = \$500 (inflates each year) Specialized Transportation = 1 x Home Care DBA Coordination of Benefits with MetLife Policies not allowed Coordination with Insured's other Health Insurance that would cover services covered by the MetLife CT Partnership Policy will apply.	State Specific (All Plans)
Delaware	5% Simple Inflation Rider = N/A	
District of Columbia	None	
Florida	2 Year Benefit Period = N/A Shared Care Rider – 3 Year Benefit Period = N/A Shared Care Rider requires that a minimum of 36 months of coverage remain under the insured's policy for the insured's use. Premium Payment Riders = N/A (Paid –Up Premiums Rider, Ten Year Premium Payment Rider and Reduced Pay at Age 65 Rider and Double Pay First Year Rider)	State Specific (All Plans)
Georgia	Facilities Only Policy = N/A 100 Day Elimination Period = N/A Coordination of Benefits with MetLife Policies not allowed	
Hawaii	None	
Idaho	Coordination of Benefits with MetLife Policies not allowed	
Illinois	None	
Indiana	5% Simple Increase Rider = N/A FPO increases made without regard to claims status FPO Rider terminates after refusal of two consecutive offers	
Indiana Partnership	Premier Plan = N/A Indemnity Rider = N/A International Coverage = N/A Only 5% Automatic Compound Inflation available as part of base rates Minimum DBA in 2006 = \$110 (subject to change annually) Assisted Living Facility = Ideal 100%, Value 75% or 100%, Facilities-Only 100% No 50% Home Care with Value Plan Case Management Benefit = 13 x DBA/policy year Total Asset Protection requires minimum TLB of \$206,844 in 2006 Supportive Services = N/A Ongoing Care Advisory Services = N/A	State Specific (All Plans)

State	Policy Choice Variations	Rate Changes
Iowa	None	
Kansas	Value Plan offered with 100% HC and 100% Assisted Living only (50% or 75% HC = N/A)	
Kentucky	None	
Louisiana	5% Automatic Compound Inflation Rider Increases calculated without regard to benefits paid	
Maine	None	
Maryland	Domestic Partners Not Allowed Return of Premium Rider = 4 years Nonforfeiture vests at 5 years Value Policy - Assisted Living Benefit must be issued at same level as Nursing Home Benefit	State specific for Return of Premium & Nonforfeiture
Massachusetts	2 Year Benefit Period = N/A Mass-Health (Medicaid) Qualified Plan issued automatically if DBA = \$125 Coordination of Benefits with MetLife Policies not allowed Supportive Services (Ideal Policy Only) = N/A Supplemental Items Benefit = N/A with Calendar Day Rider and HCEP Waiver Rider Must Satisfy EP for Hospice and Respite Care Informal Caregiver Training, Transition Expense, Hospice and Respite Care count toward satisfying EP Shared Care Rider requires that a minimum of 24 months of coverage remain under the insured's policy for the insured's use. MassHealth Exemption Notice must be signed at time of application	State Specific for Calendar Day Rider and HCEP Waiver Rider
Michigan	None	
Minnesota	None	
Mississippi	None	
Missouri	None	
Montana	Spousal and Marital Discounts = N/A Residential Discount = 30% Domestic Partner affidavit required	
Nebraska	None	
Nevada	None	
New Hampshire	Shared Care = N/A with 2 Year Benefit Period Shared Care Rider requires that a minimum of 24 months of coverage remain under the insured's policy for the insured's use. Return of Premium includes waived premium Premium – Producer can only collect one months premium on applicants age 65 and older	
New Jersey	Premiums banded age 18-40 Spousal/Marital Discount = 20% applies to all married couples Residential Discount = N/A Return of Premium = N/A Paid-Up Premiums Rider, Ten Year Premium Payment Rider and Reduced Pay at Age 65 Rider = N/A Coordination of Benefits with MetLife Policies not allowed	
New Mexico	If 10 Year or Paid-Up Rider selected, nonforfeiture vests after 2 years	

State	Policy Choice Variations	Rate Changes
New York	DBA: \$70 - \$400 Upstate, \$100 - \$400 Downstate (Metro) Facilities Only Policy = Nursing Home Insurance Only Policy Shared Care = N/A with 2 year Benefit Period International Benefit is No Cost Rider and maximum TLB is 8 years Substandard Rating available Residential Discount = N/A Spousal Discount = 25% Marital Discount = 10% Maximum Discount = 35% Coordination of Benefits with MetLife Policies not allowed	State Specific (All Plans)
New York Partnership	Multi-Life = N/A Four Policies Available: Total Asset 50 Total Asset 100 Dollar-for-Dollar 50 Dollar-for-Dollar 100 Same Discounts as NY VIP2 Coordination of Benefits with MetLife Policies not allowed See NYP Plans-at-a-Glance for further details	
North Carolina	Coordination of Benefits with MetLife Policies not allowed	
North Dakota	Coordination of Benefits with MetLife Policies not allowed	
Ohio	5% Automatic Simple Inflation Protection Rider = Simple Benefit Increase Rider	
Oklahoma	None	
Oregon	Facilities Only Plan = N/A Home Care covers Adult Foster Care Assisted Living includes Residential Care Facility	
Pennsylvania	PA Multi-Life Approved Future Purchase Rider = N/A Return of Premium Rider = N/A Premium Payment Riders = N/A (Paid –Up Premiums Rider, Ten Year Premium Payment Rider and Reduced Pay at Age 65 Rider and Double Pay First Year Rider) Coordination of Benefits with MetLife Policies not allowed	
Rhode Island	Facilities Only Plan = N/A 50% or 75% HC = N/A	
South Carolina	50% or 75% HC = N/A	
South Dakota	Maximum EP for International Coverage = 100 Days Coordination of Benefits with MetLife Policies not allowed	
Tennessee	Return of Premium Rider = 4 years	State Specific for Return of Premium
Texas	Coordination of Benefits with MetLife Policies not allowed Return of Premium = Refund of Premium Premium Payment Riders = N/A (Paid –Up Premiums Rider, Ten Year Premium Payment Rider and Reduced Pay at Age 65 Rider and Double Pay First Year Rider)	State Specific (All Plans)
Utah	None	

State	Policy Choice Variations	Rate Changes
Vermont	Facilities Only Policy = N/A Maximum EP for International Coverage = 100 Days VT Civil Unions = Spouses	
Virginia	Coordination of Benefits with MetLife Policies not allowed Domestic Partners not allowed	
Washington	Survivorship Rider available as of 6/9/06 Survivorship Rider paid-up in 7 years Unlimited = Lifetime Adult Day Care = Adult Day Health Care Producer not allowed to complete medical history questions on application, must be completed by applicant	State Specific for Survivorship Rider
West Virginia	None	
Wisconsin	DBA = \$60 to \$400 5% Simple Increase Rider = N/A 3% Automatic Compound Benefit Increase Rider Available Facilities Only Policy = Nursing Home Policy	
Wyoming	None	