The Long Term Care Acceleration of Death Benefit Rider is now approved for sale in Montana as of May 23, 2016.

Product Availability

- The Long Term Care Acceleration of Death Benefit Rider (LTC ADBR) is available on the MetLife Promise Whole LifeSM Portfolio with the exception of MetLife Promise Whole Life Select 65SM.
- This rider is available at issue only.
- This rider cannot be added to policies that have the Flex Term Rider or Enhanced Care Benefit Rider.
- This rider is not available in the qualified market or on a guaranteed basis.
- This rider is available on term conversions subject to certain conditions and evidence of insurability.
- This rider can only be issued when the insured is between ages 18–70.
- This rider is available on MetLife Promise Whole Life policies that have a minimum face amount of $100,000.

State Availability

As of May 23, 2016, the LTC ADBR is currently approved in 50 jurisdictions, including DC and PR. Check the state approval grid for approved states.

Licensing Requirements

In order to solicit and sell the LTC ADBR in MT, financial professionals must be licensed and current with their CE requirements in order to sell long-term care insurance.

Forms

The following forms have been created for the LTC ADBR in MT. For complete details and form numbers, please click here. (Note: The first application sign date is May 23, 2016.)

- Individual Long Term Care Acceleration of Death Benefit Rider Supplement – This LTC ADBR Application Supplement is to be completed when the applicant is applying for the LTC ADBR.
- Long Term Care Acceleration of Death Benefit Rider Outline of Coverage – Provides a brief description of the important features of the LTC ADBR; to be furnished to applicants for this Rider.
- Notice to Applicant Regarding Replacement of Individual Accident and Sickness or Long Term Care Insurance – To be completed when the owner is canceling or altering an existing Individual Accident and Sickness or Long Term Care Insurance policy. It provides information on what constitutes a replacement and the implications for the client. It is in addition to any replacement forms that may be required for life insurance coverage.
- Long Term Care Insurance Potential Rate Increase Disclosure Form – If the LTC ADBR is chosen, you must provide the client this disclosure. It provides information about potential rate increases.

Viewable and downloadable copies of these forms will be available on all usual form systems such as eForms and iPipline. They can be located by typing the appropriate form ID number into the search function.

Completing the Application

Be sure to write the full name of the product being applied for on the application, and to write in the Riders section if the applicant is applying for the LTC ADBR.

There is a supplemental application as previously noted that must be completed when applying for the LTC ADBR. In addition, there are updates to some age and amount requirements when applying for the LTC ADBR. These updates include a change to the Older Age Exam (page 4 of the paramedical exam form), which will be required at age 65 if the LTC ADBR is applied for, rather than the current age 70.
Exchanging Pending and Recently Issued MT Policies for a MetLife Promise Whole Life product with the LTC ADBR

- The LTC ADBR is not available for existing policies. The LTC ADBR can only be issued on new policies. If a case is pending, or a policy is within our normal 60-day reissue period, the policy owner may request to have the LTC ADBR added. To request this change, please contact a MetLife Underwriter or Case Manager.

- The following requirements will apply for all MT cases:
  - The owner and the insured must complete the MT Application as well as the LTC ADBR Application Supplement. The owner cannot answer medical or other risk-related questions on behalf of a competent, adult proposed insured.
  - Evidence of insurability is required before we will approve any request to add the rider. Answers to the questions on the LTC ADBR Application Supplement may affect the underwriting requirements and/or the offer on the base policy.
  - A revised illustration (which is only required if necessary) reflecting the LTC ADBR will be required no later than at time of policy delivery.
  - If policy replacement is involved, a new quote will be required.
  - The policy effective date of the new policy will be the same as the effective date of the old policy, which must not predate the availability of the Rider in MT.
  - If the original policy was issued without advance payment, the placing premium must be paid before the reissue will be completed.

**MetLife Enhanced Rate Plus℠ (ERP)**

The LTC ADBR is not eligible for expedited underwriting on MetLife Promise Whole Life Select 10℠ through the ERP program. However, cases with LTC ADBR that otherwise fit the ERP criteria and that go through full underwriting and qualify for standard or preferred will receive the rate improvement to the elite class.

**Illustrations**

As of April 29, 2016, this rider will be available in the illustration software in MT. Additional details on illustrating the new rider will be available in the software release notes and through additional training. A revised illustration reflecting the LTC ADBR will be required no later than at the time of policy delivery.
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.

Both the Enhanced Care Benefit Rider and the Acceleration of Death Benefit for Qualified Long-Term Care Services Rider 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. Any benefits received under this rider may adversely affect the recipient’s eligibility for public assistance programs and the benefits received under this rider may be taxable.

Please Note: MetLife Insurance Company USA has designed this document to provide introductory information on the subject matter. State variations apply. Certain riders may not be available in all states. Descriptions herein are incomplete. For a full explanation of the terms and exclusions, please refer to the policy and the riders.

Life insurance is medically underwritten. Clients should not cancel their current coverage until their new coverage is in force.

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 and in New York by Metropolitan Life Insurance Company on Policy Form 1-15-13-NY and 1-15-13-NY-U.