

MetLife®



Long-Term Care Insurance

Claim History As of December 23, 2005

Metropolitan Life Insurance Company
New York, New York 10166

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L0601D3LG(exp0307)MLIC-Ld

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LTCI Claim History – What can we learn?

- **Claim Trends**
 - **Claims Approved**
 - **Number of Insureds who received benefits**
 - **Age of Claimants**
 - **Duration**
 - **Leading Medical Conditions**
 - **Utilization of Services - % of Claims**
 - **Utilization of Services - % of Claim Dollars Paid**

Note: Information includes Employer Group, AARP, and Individual claims from 1986 through 12/23/05.

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Claims Approved/Number/Age

- **99% - Claims approved**
- **18,918 - Total # of Claimants**
- **24 – Age of Youngest Claimant**
- **99 – Age of Oldest Claimant**
- **77.6 - Average Age of Claimants**

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Duration of Claims

- **13 Years - Longest Benefit Duration**
- **1 Day - Shortest Benefit Duration**
- **17 Months - Average Benefit Duration**
- **1,769 - Insureds have Exhausted Benefits
(less than 10% of claimants)**

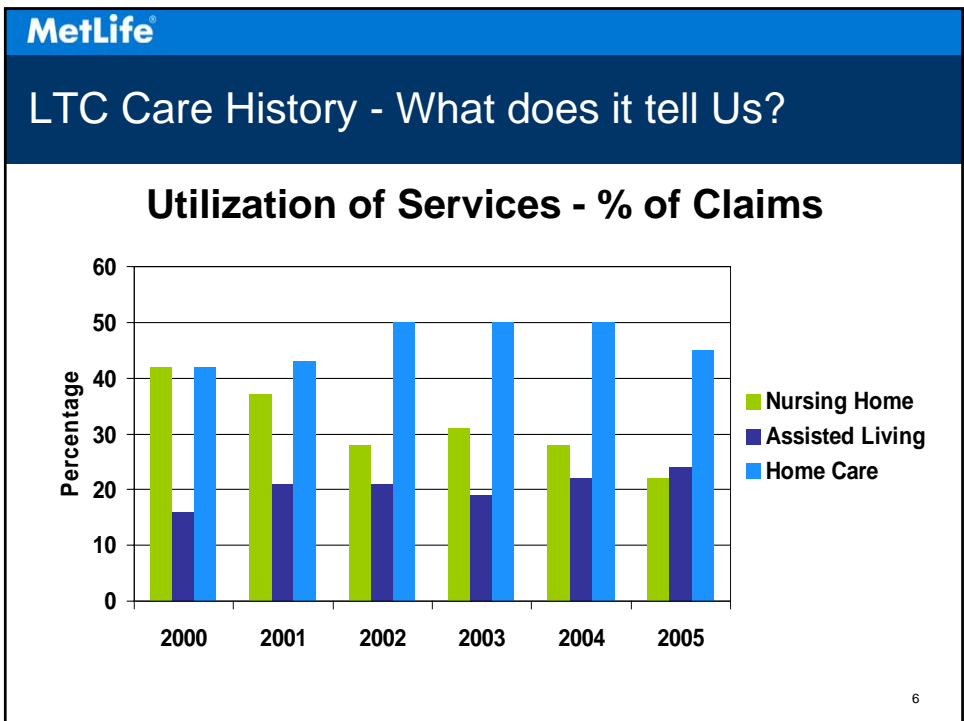
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Top Medical Conditions of Insured's on claim

- **Dementia (all types)**
- **Cancer**
- **Cerebrovascular Disease**
- **Musculo-Skeletal including fractures**
- **Cardiac Disease**

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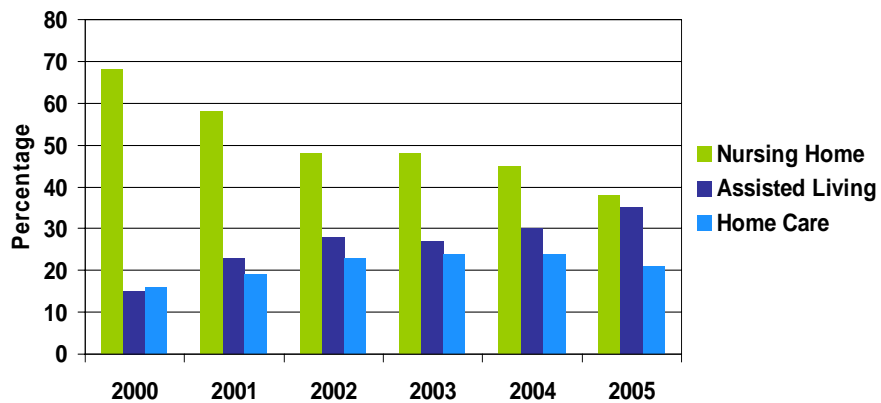
Service Utilization Trend – 2000 vs. 2005

- **Nursing Home Services** decreased from 42% to 22% of all claims – a 47% decrease
- **Assisted Living Services** increased from 16% to 24% of all claims – a 50% increase
- **Home Care Services** increased - but not substantially - from 42% to 45% of all claims – a 7% increase

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LTC Cost of Care History - What does it tell Us?

Utilization of Services - % of Dollars Paid



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Service Utilization Cost Trend - 2000 vs. 2005

- **Nursing Home - % of dollars paid decreased from 68% to 38% - a 44% decrease**
- **Assisted Living - % of dollars paid increased from 15% to 35% - a 66% increase**
- **Home Care - % of dollars paid increased - but not substantially – from 16% to 21% - a 31% increase**

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The Met Story

The numbers don't tell the whole story!

- **MetLife Nurse Care Managers provide quality caring support to claimants and their families during a stressful time.**
- **Nurses are available to answer questions, determine eligibility with one call, prepare a Plan of Care and provide ongoing support.**
- **One call Benefit Eligibility Approval Process**
- **One claim form per provider for life of claim**

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The image features the MetLife logo, which consists of the word "MetLife" in a bold, white, sans-serif font. A registered trademark symbol (®) is positioned to the upper right of the letter "e". The logo is centered within a solid dark blue rectangular background.

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