Enroll between March 30 – April 12, 2026
Learn more at HealthyMEBenefits.com

MetLife Whole Life with Long-Term Care

Montefiore Einstein is committed to educating our employees on the value of retirement planning and smart saving – a key element of which can often be **Whole Life Insurance with a long-term care accelerated death benefit (ABO-LTC) rider.**

Whole Life Insurance provides guaranteed death benefits and cash values with fixed rates and guaranteed contract terms now and in retirement.

The ABO-LTC rider accelerates the death benefit to help the certificate owner pay for the costs of qualified long-term care services should the need for such care arise. While this is not “long-term care insurance” it is a method you can use to prepare for a potential long-term care event.

Please take just a few minutes to review the importance of LTC planning and the special features of this offer.

Coverage will begin on May 1, 2026 for those who enroll between March 30 and April 12, 2026.

Considering Long-Term Care Risks

Approximately 1 in 2 people turning age 65 will need some type of paid LTC services in their lifetimes.

The estimated annual cost of a semi-private nursing home room by 2045 is $253,685.

Medicare does not cover LTC and Medicaid will only cover after a significant spend-down of your assets.

Questions?

If you have any questions about this offer, please contact our administrative service provider for this benefit, Covala Group, at **(877) 513-1450** or via email at LTC@covalagroup.com.

What is Long-Term Care?

Long-Term Care services consist of qualified care received in a facility or at home for treatment of severe cognitive impairment requiring substantial supervision by another individual to protect oneself from threats to health and safety, or the loss of two or more of the 6 Activities of Daily Living: Bathing; Continence; Dressing; Eating; Going to the Toilet; and Transferring. Examples of Qualified Long-Term Care Services include an adult day care center, home health care, or a nursing home.

Special Features of This Limited Time Offer

- Guaranteed Issue Coverage
- Indemnity Benefit
- Tax Free Benefits

Additional Value of Death Benefits and Cash Value [1]
Spouse Coverage Available
Fully Portable Coverage Upon Company Departure

Welcome to the
covered-with-confidence life.

Welcome to the MetLife

Whole Life Insurance combined with an accelerated death benefit for long-term care allows you to access your death benefits when you might need them while leaving a death benefit for your dependents.

You may have the ability to purchase Whole Life Insurance with accelerated death benefit for long-term care coverage that includes the following features:

- **Enroll for $300,000 of coverage without answering any medical questions.**
- **Enroll spouses / domestic partners for $25,000 of coverage without answering any medical questions**
- **Applying for coverage is easy** as you can qualify if you are actively at work and answer a work status question. [4]
- **Ability to build guaranteed cash value** that you can access at any time.[5]
- **The earlier you purchase** coverage the lower the premium will be.[6]
- **Premiums for employee Full Face coverage are guaranteed to remain level** until age 100. At that time, the coverage becomes fully paid with no further premiums due.
- **Accelerated Death Benefit for Long-Term Care Rider**[7,8] pays 10% per month up to a maximum of 100% of your Life Insurance proceeds with any balance payable upon final claim.
- **Accelerated Death Benefit for Terminal Illness Rider**[9] pays up to 100% of the death benefit amount.
- **Portable coverage** enables you to take your coverage with you when you change jobs or retire.

MetLife

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Visit HealthyMEBenefits.com for more information.

To enroll directly in this benefit, please visit at Montefiore.WholeLifeLTC.com

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1. This offer is for MetLife's Worksite Whole Life with ABO-LTC rider.
2. Actuarial Analysis of Long-Term Services and Supports Reform Proposals, Millman, 2025.
3. Carescout, Cost of Care Survey, 2024 (based on national average)
4. Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until age 100 after which the policy becomes paid up with no more premiums due.
5. Restrictions apply. Certificate must not be a paid-up benefit and a minimum cash value balance is required.
6. Premium base rates are fixed and based on the insured's age at time of issue.
7. Accelerated Death Benefit for Long-Term Care (LTC) Rider pays 2-10% per month (up to a maximum of 80%) of an employee's Life Insurance proceeds (with any balance payable upon final claim), depending on plan design. Available on employee and spouse certificate coverage only and not on children. This benefit is triggered by the permanent or temporary inability to perform (without substantial assistance from another individual) two of six Activities of Daily Living (bathing, continence, dressing, eating, toileting, and transferring) or need for substantial supervision due to severe cognitive impairment. The insured must also be receiving qualified long-term care services. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. May not be available in all states.
8. The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g), in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).
9. The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit.

Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice Like most group insurance policies, MetLife group life insurance policies contain certain exclusions, limitations and requirements for maintaining coverage in force. Any such exclusions, limitations and requirements will be described in the life insurance certificate. Whole Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, New York 10166. Policy Form GPNP15-3T. Certificate Number GCERT19-01.

LTC is not available to UT residents in cases where more than 25% of the eligible employees reside in UT. Please speak with your MetLife representative for more information.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
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