



# MetLife

## Open Enrollment for Whole Life with Long Term Care Now Available

Brothers and Sisters,

Planning for the future includes preparing for long-term care needs, which is why we are proud to announce a new benefit offering in partnership with the National Coalition of Labor - **Whole Life with an Accelerated Benefits Rider for Long Term Care (LTC)**, designed to help you protect your family, finances, and future:

### Why consider this coverage?

- **Accelerated Benefits for Long-Term Care:** Access up to 100% of your life insurance proceeds if you become chronically ill and require long-term care services.
- **Cash Value Accumulation:** Build value you can access anytime.
- **Permanent protection** that stays with you for life and compliments your Term Life coverage.
- **Guaranteed Issue:** Enroll for up to **\$250,000 of coverage without answering medical questions or exams** during this initial enrollment period. Rates never increase with age.

### Why is this important?

70% of people who live past age 65 will need some type of long-term care. This benefit helps ensure you and your loved ones are prepared.

In Solidarity,

Patrick Kelly  
President & Business Manager  
IUOE Local 399

### Enrollment Period:

Extended to August 1, 2026!

### Learn more and enroll today:

[www.enrollvb.com/ncl](http://www.enrollvb.com/ncl)

770-709-6499





## NCL Brothers & Sisters

Compliment your voluntary term life benefits with Whole Life Insurance with an accelerated benefits rider for Long Term Care.

You've worked hard to build a bright future for yourself and for those you love. Now you can protect it with **Whole Life Insurance** with an Accelerated Benefits Rider for **Long Term Care** from MetLife.

This coverage can help safeguard your family, finances and dreams with features like:

- Flexible spending with no restrictions on accelerated payment use. Use it to pay for care at home or at a facility, or for whatever you wish.
- Cash value<sup>1</sup> that you can access at any time
- Access to whole life benefits at group rates through NCL

**70%** of people who live past age 65 will need some type of Long-Term Care.<sup>2</sup>

**Just a couple of minutes is all it takes.**



Get the details about your whole life insurance benefits today at [www.enrollvb.com/ncl](http://www.enrollvb.com/ncl)

Call us with questions at **770-709-6499**

**ENROLLMENT PERIOD  
EXTENDED TO  
AUGUST 1, 2026**

Welcome to the future-proofed life.

Welcome to the  **MetLife**



# What you need to know about getting **Whole Life Insurance with an Accelerated Benefits Rider for Long Term Care**

- **Enroll for up to \$250,000 of coverage without answering any medical questions.** If enrolling after this initial offer the guaranteed issue amount is subject to change.
- Certificate premiums are level from the time of purchase.

## Flexible coverage to fit future needs



### Accelerated Death Benefit for Terminal Illness Rider

pays up to 80% of the death benefit amount (with any remaining balance payable upon final claim).<sup>4</sup>



### Accelerated Death Benefit for Long-Term Care Rider

pays up to 100% of the death benefit if insured becomes permanently or temporarily chronically ill and is receiving long term care services; any remaining balance payable upon final claim.<sup>5,6</sup>



### Cash Value Accumulation

provides permanent, portable protection and builds cash value,<sup>1</sup> offering flexible paid-up options.

## How Does it Work? - Sample Hybrid Whole Life with Long Term Care (LTC) Benefit

Face Amount /  
Death Benefit  
of \$150,000



Monthly LTC Benefit  
4% of \$150,000 =  
\$6,000



Total LTC Benefit  
\$150,000



Get the details about your whole life insurance benefits today at [www.enrollvb.com/nc](http://www.enrollvb.com/nc)

1. Restrictions apply. Certificate must not be a paid-up benefit, and a minimum cash value balance is required.
2. Hafner, Lee. "Why long-term care should be included in financial planning." Benefit News. November 25, 2025. <https://www.benefitnews.com/news/why-long-term-care-should-be-included-in-financial-planning>. Accessed December 8, 2025.
3. Coverage cannot be canceled as long as the Insured pays the premiums when due. Insureds pay a premium until the age of [70 years or 20 years from issue if the policy is purchased at age 51 or later][100 years], after which the policy becomes paid with no premiums due.
4. 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.
5. Accelerated Death Benefit for Long-Term Care(LTC) Rider pays 2-10% per month (up to a maximum of 100%) 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.
6. The ABO benefits are intended to qualify for favorable federal tax treatment, 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 accelerated 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(SS I) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

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 or receiving benefits. Any such exclusions, limitations and requirements will be described in the life insurance certificate. Whole Life Insurance is issued by Metropolitan Tower Life Insurance Company, 5601 South 59th Street Lincoln, Nebraska 68516. Policy Form GPNP19MTL-3T. Certificate Number GCERT19MTL-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 Tower Life Insurance Company | 5601 South 59th Street | Lincoln, Nebraska 68516  
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