

Accelerated Benefits Option (ABO)

Metropolitan Life Insurance Company

Please read the following important information before completing the attached ABO claim form:

- Claiming an accelerated benefit will reduce the amount of your life insurance coverage and will reduce any life insurance coverage eligible for continuation or conversion.
- If any of your life insurance benefits have been assigned to someone else, the ABO is not available to you or your assignee.

Applying for an accelerated benefit

If you wish to claim an accelerated benefit, complete the *Accelerated benefits claim form*. Have your doctor complete the *Statement of attending physician*. Return the completed forms to your employer.

An example

The following illustrates in a general way how ABO works. Please refer to your group insurance certificate for details of the specific provisions that apply to your coverage.

You currently have \$50,000 of Optional Life insurance and your plan allows you to accelerate up to 80 percent of your coverage if you meet specified criteria.

ABO provision:

Your current coverage:	\$50,000
Amount accelerated:	\$40,000
Remaining Optional Life insurance:	\$10,000

You may elect to accelerate a lower percentage if you wish.

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ABO Employer's statement

SECTION 1: Covered employee details

First name	Middle name	Last name
Date of birth <i>(mm/dd/yyyy)</i>	Social Security number	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name of employer		

SECTION 2: Dependent spouse claim only

First name	Middle name	Last name
Date of birth <i>(mm/dd/yyyy)</i>	Amount of Dependent Life-Spouse insurance	<input type="checkbox"/> Male <input type="checkbox"/> Female

Notice: Be sure to consider any reduction formula applicable to each type of life insurance benefit in force when entering the amount of life insurance coverage for which a claim is made.

Type of life benefit	Report number	Sub code	Branch	Amount
<input type="checkbox"/> Optional Life				
<input type="checkbox"/> Dependent Life-Spouse				

Complete the following:

Employee is:

Hourly Salaried Exempt Non-exempt

Base annual earnings _____ As of date *(mm/dd/yyyy)*

SECTION 3: Additional information

Active employee Enter effective date of amount of insurance being claimed *(mm/dd/yyyy)*

For employees who are not actively at work, please indicate status of employee: *(select one item)*

Leave of absence/layoff/sick leave Disabled *(not terminated or retired)*

What was the last date the employee was physically doing work? *(mm/dd/yyyy)*

Reason

Was the employer-employee relationship terminated before accelerated benefits were claimed? No Yes
If yes, what date was the relationship terminated? (mm/dd/yyyy)

Reason

Was life insurance cancelled? No Yes | If yes, what date was life insurance cancelled? (mm/dd/yyyy)

Date premium payments for employee stopped (mm/dd/yyyy)

SECTION 4: Signature

First name

Middle name

Last name

Phone number

**Sign
Here**

Signature of authorized employer representative

Title

Date (mm/dd/yyyy)

SECTION 5: How to submit this form

Review the *Accelerated benefits claim form* and *Statement of attending physician* for completion. Mail these forms with the completed *Employer's statement* to:

Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 6100
Scranton, PA 18505-6100

Metropolitan Life Insurance Company

Dear claimant:

Attached is the material you requested for the Accelerated Benefits Option (ABO) for your life insurance benefits.

If you are diagnosed as having a terminal illness with a life expectancy of twelve months or less, you may be eligible to receive a portion of your life insurance benefits. This option can provide financial assistance and flexibility in a crisis.

Accelerated benefits are available based on the schedule below:

- Optional Life coverage
 - Receive up to 80 percent of your Optional Life coverage amount, not to exceed \$400,000.
- Dependent Life-Spouse coverage
 - If the employee is enrolled in Optional Life, receive up to 80 percent of your Dependent Life-Spouse coverage amount, not to exceed \$80,000.
 - If the employee is not enrolled in Optional Life, receive up to 80 percent of your Dependent Life-Spouse coverage amount, not to exceed \$16,000.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the accelerated benefits qualify for such favorable treatment, they will be excludable from your income and not subject to federal taxation. Receipt of accelerated death benefit payments may be taxable for purposes other than federal income tax. Tax laws relating to accelerated benefits are complex. You are advised to consult with a qualified tax advisor about circumstances under which you could receive accelerated benefits excludable from income under federal tax law.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or family, for public assistance programs such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social services agencies concerning the effect receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

Approval of this claim is subject to an independent medical review by MetLife.

Please refer to your group insurance certificate for details on the specific ABO provision for your life insurance benefits.

Sincerely,

MetLife Group Life Products

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Accelerated benefits claim form

Claimant's statement

SECTION 1: Covered employee details

First name	Middle name	Last name
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Date of birth (<i>mm/dd/yyyy</i>)	Social Security number	<input type="checkbox"/> Male <input type="checkbox"/> Female
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Mailing address	City	State	Zip code
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Telephone number	Marital status of claimant	<input type="checkbox"/> Single	<input type="checkbox"/> Married	<input type="checkbox"/> Widowed	<input type="checkbox"/> Divorced	<input type="checkbox"/> Separated
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Is the claimant the employee or dependent spouse? Employee Spouse

Spouse first name	Middle name	Last name
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Spouse's date of birth (<i>mm/dd/yyyy</i>)	Spouse's Social Security number	<input type="checkbox"/> Male <input type="checkbox"/> Female
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Have any of your life insurance benefits been assigned? Yes No

If yes, specify which coverage and amount.

Coverage type	Amount
	\$

Select the coverage and amount you wish to accelerate.

Optional Life insurance \$ _____

Dependent Life-Spouse insurance \$ _____

Payment option desired: (*please select one*) Lump sum Three monthly installments

SECTION 2: Certifications and signature

By signing below, I acknowledge:

1. All information I have given is true and complete to the best of my knowledge and belief.
2. I have read the applicable fraud warnings provided with this form.

Medical authorization (*Approval of this claim is subject to an independent medical review by MetLife.*)

I authorize any insurance company, organization, employer, hospital, physician or pharmacist to release any information requested with regard to this claim.

The covered employee must sign for all claims.

New York residents: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Sign Here	Signature of employee	Date (mm/dd/yyyy)
Sign Here	Signature of spouse (<i>if claiming accelerated benefits</i>)	Date (mm/dd/yyyy)

SECTION 3: How to submit this form

Complete this form and return it to your employer with the completed *Statement of attending physician.*

If you have questions, call MetLife at 800.638.6420.

Statement of attending physician

SECTION 1: Patient details

First name	Middle name	Last name
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The information provided is to be used for claims evaluation and auditing purpose. Please attach to this form the most recent office visit notes when submitting the patient information.

The patient is responsible for having this form completed without expense to MetLife or the employer.

If more space is needed, please use reverse side of form.

SECTION 2: History and diagnosis

Date symptoms first appeared or accident occurred (<i>mm/dd/yyyy</i>)	Date of first visit (<i>mm/dd/yyyy</i>)
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Date of most recent examination (*mm/dd/yyyy*); please attach most recent office visit notes.

Frequency of visits/treatments

Past history

Objective findings (*including pertinent laboratory test results*)

Subjective symptoms

State primary diagnosis and use ICD-9 code

State secondary diagnosis and complications, if any, and use ICD-9 code

Past, present and future course of treatment

Other known injuries or presently active diseases

What is patient's functional status? Is he bedridden, ambulatory, etc.?

SECTION 3: Hospitalization details

Is the patient hospitalized or confined in some other facility? Yes No

If yes:

Name of hospital/facility	Dates of confinement
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Address of hospital/facility	City	State	Zip code
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Fraud Warnings

Before signing this claim form, please read the warning for the state where you reside and for the state where the insurance policy under which you are claiming a benefit was issued.

Alabama, Arkansas, District of Columbia, Louisiana, Massachusetts, Minnesota, New Mexico, Ohio, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Arizona: For your protection, Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

California: For your protection, California law requires the following to appear on this form: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

Delaware, Idaho, Indiana and Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Florida: Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud as provided in RSA 638:20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

Oregon: Any person who knowingly presents a materially false statement of claim may be guilty of a criminal offense and may be subject to penalties under state law.

Puerto Rico: Any person who knowingly and with the intention to defraud includes false information in an application for insurance or files, assists or abets in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousand dollars (\$5,000), not to exceed ten thousand dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.

Texas: Any person who knowingly presents a false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Vermont: Any person who knowingly presents a false statement of claim for insurance may be guilty of a criminal offense and subject to penalties under state law.

Virginia: Any person who, with the intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated the state law.

Pennsylvania and all other states: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.