It’s new...

The City of New York is now offering Long-Term Care (LTC) Insurance through MetLife.

It’s important...

- LTC services today can cost as much as $154,000.¹
- Nearly half of all Americans will need long-term care at some point in their lives, and one in five Americans over the age of 50 is at a high risk of needing long-term care in the next 12 months.²
- Your medical and disability income insurance, and even Medicare, were not primarily designed to cover the potentially high costs of long-term care.

Only LTC Insurance is designed to cover these services. It’s a simple — and smart — way to help protect your assets and your savings.

Be smart. Consider it now!

- You can get a surprisingly large amount of coverage at a cost that you may find surprisingly affordable.
- You'll get group rates.
- It's easy to enroll. In fact, if you act now, you won't have to submit proof of good health.
- Once you purchase coverage, your rates will not increase just because you get older or because of a change in your health.

Act NOW. This special enrollment period ends: December 31, 2006

Get all the information you need — visit www.metlife.com/mybenefits or call 1-866-414-7076 for an Information Kit today!