**Meltlife**

**VITALS**

**NEW YORK, NEW YORK**

**Metropolitan Life Insurance Company**

**December 31, 2008**

**Purpose of Life Insurance Policy**

1. Provide financial security for your dependents after your death.
2. Cover medical expenses or funeral costs.
3. Build wealth for future needs.
4. Provide retirement income.

**Types of Life Insurance**

1. **Term Insurance** - Temporary coverage for a specific period.
2. **Whole Life Insurance** - Coverage for your lifetime with cash value.
3. **Universal Life Insurance** - Flexibility in premiums and death benefit.
4. **Variable Life Insurance** - Investment component with variable returns.

**Choosing the Right Policy**

1. **Assess Your Needs** - Determine current and future needs.
2. **Set a Budget** - Decide how much you can afford to pay.
4. **Compare Policies** - Evaluate options from different providers.

**Insurance Information**

1. **Life Insurance Information**
   - **Receive personalized life insurance information.**
   - **Receive personalized life insurance information.**
2. **Insurance Information**
   - **Receive personalized insurance information.**
   - **Receive personalized insurance information.**

**Comprehensive Coverage**

1. **Convenient - Premiums are automatically deducted from your paycheck.**
2. **Comprehensive - Premiums with post-employment protection options.**
3. **Affordable - Competitive premiums.**
4. **Guaranteed - Level premiums for as long as you own the policy.**

**About Your Program**

1. **Affordable - Competitive premiums.**
2. **Guaranteed - Level premiums for as long as you own the policy.**
3. **Easy Enrollment - Voluntary participation in the program.**
4. **Convenient - Premiums are automatically deducted from your paycheck.**

**ELIGIBILITY**

1. **Receive sufficient information.**
2. **Receive specific insurance needs and ask questions about them.**
3. **Receive personalized life insurance information.**
4. **Receive personalized life insurance information.**

**Member Benefits**

1. **You and your eligible family.**
2. **Guaranteed level premiums for as long as you own the policy.**
3. **Easy Enrollment - Voluntary participation in the program.**
4. **Convenient - Premiums are automatically deducted from your paycheck.**

**Contact Information**

1. **1-800-633-6785**
2. **Free Aviva**
3. **Advance Insurance Program**
4. **Meltlife**

**Meltlife**

1. **Easy Enrollment**
2. **Convenient - Premiums are automatically deducted from your paycheck.**
3. **Uninterrupted, no decision about information to be able to make an informed decision about insurance.**
4. **Receive sufficient information.**

**About Your Program**

1. **Convenient - Premiums are automatically deducted from your paycheck.**
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4. **Convenient - Premiums are automatically deducted from your paycheck.**
IMAGING FOR EXISTING PROBLEMS

When will my policy start and how will I receive my policy?

Your policy will begin on the earlier of the effective date of your policy or the date the policy is issued. Your policy will be issued when your application and payment are received. You will receive your policy by mail. If you do not receive your policy within 30 days of the date your application and payment were received, please contact us at 1-800-693-5000. Your policy will be considered effective on the date the policy is issued.

Does my policy have a deductible?

Your policy may have a deductible. This is the amount you are responsible for paying before the insurance company will begin to pay for covered expenses. The deductible amount will be designated in your policy.

Do I need to pay premiums in advance or can I pay them as they are due?

You may pay your premiums in advance or on a monthly basis. Your premium payment due dates are specified in your policy.

How can I apply for coverage?

Please contact us at 1-800-693-5000 to apply for coverage. We will provide you with a quote and explain the coverage options available to you.

ANSWERS TO YOUR QUESTIONS

What is the difference between a deductible and a co-payment?

A deductible is the amount you pay before the insurance company begins to pay for covered expenses. A co-payment is the fixed dollar amount you pay for a service or product when it is filled, which is subtracted from the total cost.

Does the insurance company have any rights against me?

Yes, the insurance company has the right to subrogate against you if you cause a loss that is covered by the policy and you are responsible for it.

What is the difference between an indemnity plan and a fixed dollar plan?

An indemnity plan pays the difference between the total cost and the amount covered by the policy. A fixed dollar plan pays a fixed amount for each type of service or product, regardless of the actual cost.

What is the difference between a limited access network and a comprehensive network?

A limited access network restricts your choice of providers to those that are included in the network. A comprehensive network includes all participating providers, giving you more choice.

Does the policy cover all claims?

The policy covers all claims that are submitted and are eligible under your plan.

How do I get the policy that is right for me?

You should review the policy details, including coverage options, deductibles, and co-payments, to determine which policy is right for you.

What is included in the policy?

The policy includes coverage for medical expenses, hospitalization, and other specified services.

Does the policy cover all costs?

The policy covers all costs that are eligible under your plan. However, there may be certain exclusions or limitations.