



Jodi J. Anatole
Vice President
Long-Term Care

November 21, 2011

Dear MetLife Long-Term Care Insured:

You are receiving this letter because you are enrolled in the State of Michigan group long-term care insurance (LTCI) plan, which is underwritten by Metropolitan Life Insurance Company ("MetLife"). While your current MetLife plan is closed to new enrollees April 30, 2011, State of Michigan has elected to establish a new LTCI plan with a successor carrier, Prudential.

As part of this new LTCI plan offering, you may be given the opportunity to transfer your coverage to the new plan without having to undergo medical underwriting. This may be your only chance to take advantage of this transfer opportunity. Soon you will receive a package from Prudential that will contain information on this transfer offer, including descriptions of the coverage and premium rates you have today and the new coverage and premium rates that will be made available to you. We strongly encourage you to read these materials in detail and carefully consider your options.

While you do have the option of keeping your current MetLife LTCI coverage instead of transferring it, we wish to make you aware of our intention to implement a premium rate increase on current insureds under our group LTCI plans, including the State of Michigan plan. Please note that this premium rate increase is subject to approval by appropriate state insurance departments. We are seeking a 45% increase that would apply to the premium rates of all insureds under the State of Michigan plan; however, if approved, the final percentage of the increase may be higher or lower and may vary by state. Where permissible, we will provide insureds with options to modify their existing coverage in order to lessen the impact of the rate increase.

While this increase, if approved, will impact your premium rates if you elect to stay with MetLife, it is also important to take into consideration that many LTCI policies contain provisions that allow the LTCI carrier to seek to adjust premium rates on a class basis (subject to insurance department approval).

We understand that there are a number of variables to consider in this matter. MetLife and Prudential are committed to providing you with as much information as possible to help you make an informed decision. No matter which plan option you choose, you can be assured that you have taken an important step in helping protect yourself and your family from the possibility of one day needing long-term care services. Remember that your MetLife LTCI coverage is guaranteed renewable. This means that as long as you

continue to pay premiums on time, your coverage cannot be cancelled (although we do reserve the right to increase premiums on a class basis). If you decide to keep your coverage with MetLife, payroll deduction and pension deduction will no longer be offered. MetLife will bill you directly at your home for your long-term care insurance premiums.

Should you have questions pertaining to the MetLife plan or the pending MetLife rate increase, please call MetLife at 1-800-438-6388. If you have questions pertaining to the Prudential plan or the transfer opportunity itself, please refer to the contact information provided in Prudential's materials once you receive them.

Sincerely,

A handwritten signature in cursive script that reads "Jodi Anatole".

Jodi Anatole
Vice President
Long-Term Care