

## **Long Term Care Insurance Termination Announcement**

MetLife has made the decision to discontinue offering new policies for Long Term Care (LTC) insurance effective August 1, 2011.

MetLife has communicated to all their clients including, First Data, their decision to discontinue issuing new Long Term Care insurance policies. As a result, First Data will no longer offer the option to purchase Long Term Care insurance to new hires or during annual enrollment.

The decisions by MetLife and First Data will not impact employees or their dependents currently enrolled in LTC coverage. The policy will remain in force but you must be aware of some upcoming changes for the policy.

- Participants already enrolled in LTC will remain enrolled in the program as long as premiums are paid on time.
- If you currently are enrolled in LTC and have your premium automatically deducted from your paycheck, First Data will continue the payroll deductions through December 31, 2011. However, beginning January 2, 2012, the option for payroll deduction for LTC payments will be discontinued and you will be required to pay your premiums directly to MetLife. You will receive additional information from MetLife regarding this change in the coming months.
- Rates may be subject to change. Pricing decisions are determined by MetLife and if any changes to rates impact you, MetLife will send you all communications and disclosures.

If you are not currently enrolled in Long Term Care insurance but you have an interest, please contact your personal financial planner or call Health Advocate at 866.695.8622 for provider options available to you.

For more information regarding the Long Term Care termination, please contact: MetLife Long Term Care Call Center at **800.438.6388**.