



Metropolitan Life Insurance Company
Group Life Claims
P.O. Box 6100
Scranton, PA 18505-6100
1-800-638-6420

Dear Claimant:

To help you through what can be a very difficult, emotional, and confusing time, we created a settlement option, the Total Control Account[®] (TCA), to give you the time you need to best decide how to use your insurance or annuity proceeds. The TCA is an insurance settlement option, which is a method of paying insurance or annuity benefits in full.

If the amount of proceeds payable to you is \$5,000 or more, a TCA will usually be established in your name once your claim is approved. You will receive a personalized “draft book” and a kit that includes a Customer Agreement and gives you additional information regarding your Account. By using one of your personalized “drafts,” you can draw on your TCA for the entire amount at any time. Information regarding other settlement options available, including a single check, will also be provided.

While your money is in a TCA, it is guaranteed by MetLife. You can access all or part of the insurance proceeds at any time, simply by using a draft (minimum \$250). You are not charged for drafts, there are no monthly maintenance fees, and there are no penalties for withdrawing all or part of your TCA balance. All guarantees are subject to the financial strength and claims-paying ability of MetLife.

We hope that you will rest a little easier knowing that your TCA is guaranteed, earning interest at rates responsive to current market conditions, and accessible to you when you need it, giving you time to make financial decisions that are right for you. Please read the additional information regarding the TCA on the following pages.

If you have further questions about this claim, please call our toll-free Customer Service Center 1-800-638-6420.

Total Control Account Features

The Total Control Account® (TCA) Settlement Option Provides...

INTEREST

- Your TCA earns interest from the date it is established. MetLife sets the TCA rates weekly. Changes in the interest rate will be applied prospectively. The interest credited to your TCA will never fall below the effective annual yield guaranteed in your Customer Agreement, and will equal or exceed the rate established by at least one of the following indices: the prior week's Money Fund Report Averages™/Government 7-Day Simple Yield or the Bank Rate Monitor™ National Money Market Rate Index.
- Interest is compounded daily and credited monthly to your TCA. (Generally, the interest you are paid will be subject to income tax. You should consult your own advisors about your particular tax liabilities and investment options.)

IMMEDIATE ACCESS TO FUNDS AND FLEXIBILITY

- The assets backing your TCA funds are maintained in the general account of MetLife or the MetLife insurance company affiliate that issued the underlying policy (the "Issuing Insurance Company").
- **You may withdraw all or part of your TCA balance immediately** or at any time you wish, without penalty or loss of interest, by writing a draft to yourself. You can write drafts from a minimum amount of \$250 up to the full amount, including interest, in your TCA at any time.
- There are no limits on the number of drafts you can write each month. The drafts MetLife provides to Accountholders can be used like checks and are generally accepted by merchants and financial institutions that accept checks. As with any check or draft, allow time for processing through your bank.
- You can name a beneficiary to receive your TCA balance in case something happens to you.
- **If you do not want a TCA, you may request a check for the total benefits by writing "check" beneath your signature on the attached claim form. A check will also be issued to you if required by state law, regulation or direction.**
- The obligation of Metropolitan Life Insurance Company (MetLife) or the issuing Insurance Company to pay the total benefit or proceeds is satisfied by the delivery of your TCA draftbook.

NO MONTHLY MAINTENANCE FEES

- There are no monthly maintenance fees for your TCA, and no charges for withdrawals or drafts.
- There are no monthly service or transaction charges, and no charge for printing or reordering drafts.

You may be charged a fee for special services or overdrawn TCA. The fee will be withdrawn from your TCA. The current special service fees and overdraft fees are: draft copy \$2; stop payment \$10; overdrawn TCA \$15; wire transfer \$10. In accordance with your TCA Customer Agreement, special service fees or fees for overdrawn TCAs are subject to change by the processing bank. MetLife may charge you a fee if you request overnight delivery service. The current fee for overnight delivery service is \$25.00.

TCA SERVICES

- MetLife sends you a quarterly statement regarding Account balances and activity.
- Statements are also sent monthly if there has been withdrawal activity in the Account.
- Dedicated Service Representatives are within easy reach to answer any questions you may have about your TCA, **including interest rates, by calling Customer Service at 1-800-638-7283. Callers with a TDD may call 1-800-229-3037. You may also write to MetLife, P.O. Box 6100, Scranton, PA 18505-6100, Attn: TCA.**

TIME TO DECIDE

- Your rights to elect other available settlement options are preserved. As long as your TCA balance has not dropped below \$2,500, you may place some or all of your TCA balance in any other settlement option that is available to you, subject to that option's minimum dollar requirement.
- Group policy settlement options include a check, TCA, or a Guaranteed Interest Certificate (GIC). A GIC may be available after your TCA is established. The amount applied will earn interest at a set rate for the period you select, compounded monthly. Interest penalty applies for early withdrawals.
- If you transfer your TCA balance into another settlement option, bear in mind that this will be a new, separate arrangement. For more information about options available to you, call your assigned financial services representative, if any, or call 1-800-638-7283. Callers with a TDD may call 1-800-229-3037.

More Useful Information about the Total Control Account...

- Unless the insured pre-selected an alternative settlement option, payment is usually made by a single check for the total proceeds if the proceeds payable are less than \$5,000; the claimant resides in a foreign country; or the claimant is a corporation or similar entity.
- TCAs which become abandoned property as defined by applicable law will be escheated to the appropriate state. This means that if we are unable to contact you after a certain period of inactivity on your TCA (typically three years, but may vary by state), we must close your TCA and pay the funds over to the appropriate state. The funds are still yours, but you must seek them from the state authority or state agency which holds them.
- MetLife may limit or suspend access to TCA funds in the event of overpayment, suspected fraud or other situations where entitlement to the funds is in question.
- Recordkeeping and Draft clearing services for your TCA are provided by The Bank of New York Mellon, 701 Market Street, Philadelphia, PA 19106, pursuant to an administrative agreement
- The assets backing your TCA are maintained in the general account of MetLife or the Issuing Insurance Company. They are not maintained by The Bank of New York Mellon, which provides administrative services, or any bank or other institution. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual yield on your Account will not be less than the rate guaranteed in your Customer Agreement. Currently TCAs established from group policies have a guaranteed minimum effective annual yield of .5%. The guaranteed minimum effective annual yield may be more or less at the time your TCA is established. **You may call 1-800-638-7283 for more information on current interest rates. Callers with a TDD may call 1-800-229-3037.**
- The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. However, the entire amount of your TCA, including all interest credited to your TCA, is fully guaranteed by the financial strength and claims paying ability of MetLife or the respective Issuing Insurance Company. **FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.**
- The Issuing Insurance Company's guaranty is further backed by your respective state insurance guaranty association. Maximum limits vary from state to state and may change over time. Contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 1-703-481-5206) to learn more.

Total Control Account® is a registered service mark of Metropolitan Life Insurance Company.

Statement of Claim for Accidental Dismemberment Benefits and Additional Benefits

Claimant's Statement

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: A person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement of claim or an application containing 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, Virginia and Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes 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 R.S.A. 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 and 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.

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.

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.

**Statement of Claim for
Accidental Dismemberment Benefits and Additional Benefits**

Claimant's Statement (To be Completed by the Claimant)

Information about the Insured Employee: (It is not necessary to complete this section if you are the claimant as well as the insured)

1. Insured Employee Name (First, Middle, Last) 2. Employer Name

3. Address

4. Marital Status

Single Married Widowed Separated Divorced

Information about you:

1. Your Name (First, Middle, Last) 2. Social Security Number

3. Date of Birth

4. Phone Number

Day:

Evening:

5. Address

6. Fax Number (Optional)

7. Relationship to the Insured:

Spouse Child Parent Self Other (explain)

8. When did the accident happen? Date

(Month) (Date)

at

(Year)

(Hour)

{ a.m.

{ p.m.

9. Where did the accident happen?

City

State

10. Give a brief description of the accident _____

Total Control Account (TCA)

Total Control Account (TCA)

Our standard payment method is in the form of a **Total Control Account**. A personalized draftbook and a kit that includes information about your TCA will be sent to you if an Account is established. Your TCA will be guaranteed by MetLife and your TCA will be accessible to you when you need it.

Name of Insured Employee _____ Insured's Employer's Name _____

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. That any contributions owed by the insured will be deducted from insurance proceeds paid to me.
3. I have read the applicable Fraud Warning(s) provided in this form. **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 a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Under penalty of perjury, I certify:

1. **That the number shown on this form is my correct taxpayer identification number; and**
2. **That I am not subject to IRS required backup withholding as a result of failure to report all interest or dividend income; and**
3. **I am a U.S. citizen, or a U.S. resident for tax purposes.**

(Please note: You must cross out item 2 and/or item 3 above if the IRS has notified you that you are currently subject to backup withholding because you failed to report all interest and dividend income on your tax return; or you are not a U.S. citizen or U.S. resident for tax purposes.)

The IRS does not require your consent to any provision of this document other than the certification to avoid backup withholding.

Please sign below (include first and last name). If Beneficiary is a minor, the legal guardian or adult submitting this form must sign, not the minor. If no legal guardian is appointed to handle the minor's estate, a responsible adult should complete and sign the claimant statement on behalf of the minor beneficiary. If a legal guardian of the minor child's estate has been or will be appointed, the guardian must complete and sign the claimant statement. Be sure to include a copy of the court-issued guardianship papers in the claim submission to MetLife.

Claimant Signature

Date Signed

Metropolitan Life Insurance Company
Statement of Claim for
Accidental Dismemberment Benefits and Additional Benefits



Name of Insured Employee _____ Insured's Employer's Name _____

Attending Physician's Statement		
1. Name of patient (First, Middle, Last)	Age	2. Date of accident causing present loss (Month, Day, Year)
3. Date first consulted on account of the injury described (Month, Day, Year)	4. Date of last treatment for this condition (Month, Day, Year)	
5. Describe the exact nature, location, and extent of all injuries sustained _____ _____		
6. Was the injury described solely responsible for the loss? <input type="checkbox"/> Yes <input type="checkbox"/> No If not, give the particular of any contributing cause or causes. _____ _____		
7. Names of any other physicians who treated the patient for a contributory condition and the dates of their first and last treatments as reported to you. _____ _____ _____		
8. In your opinion, was the loss caused in any way by illness? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, what was the date you provided treatment for the illness? _____		
9. Did the patient ever consult you before? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please state the dates and the ailments for which you attended, treated, or examined. _____ _____		

Please also complete the applicable section for the benefit being claimed.

To be Completed Only For Limb/Digit Amputations	
What limb/digit was severed or amputated? _____ _____	State the exact point at which the amputation was performed or the severance occurred with respect to each limb/digit lost. If the severance or amputation was below the elbow or knee joint, indicate on the chart the exact point of severance.
State the dates on which the severance or amputation occurred. _____ _____	<div style="display: flex; justify-content: space-around; align-items: flex-start;"> <div style="text-align: center;"> <p>RIGHT</p> </div> <div style="text-align: center;"> <p>LEFT</p> </div> <div style="text-align: center;"> <p>RIGHT</p> </div> <div style="text-align: center;"> <p>LEFT</p> </div> </div>
State the cause of the amputation. _____ _____	
If the limb/digit was reattached, indicate date of reattachment and functional outcome. _____ _____	_____ _____ _____ _____ _____

Signature of Attending Physician _____

Date Signed (Month, Day, Year) _____

Print Name of Attending Physician _____

Name of Facility _____

Address _____

() -
Phone Number _____

Name of Insured Employee _____ Insured's Employer's Name _____

To be Completed Only For Loss of Vision

Has the patient had entire and irrecoverable loss of sight following the injury?

Yes No

If yes, please answer the following:

Give the date you first determined vision was irrecoverably reduced to 20/200 (Snellen Notation) or less with correction and the vision then remaining in each eye.

Date _____

	Uncorrected	Corrected
O.D.v.		
O.S.v.		

(Snellen Notations)

Give the date and vision found on last eye examination.

Date _____

	Uncorrected	Corrected
O.D.v.		
O.S.v.		

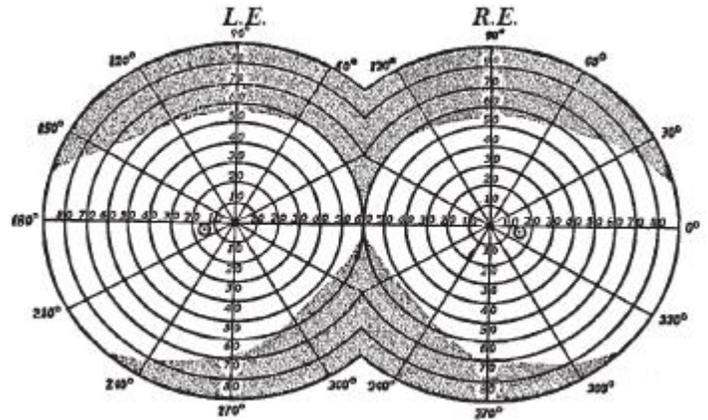
(Snellen Notations)

State the cause of loss of vision:

Indicate whether recovery or useful vision is possible by operation or treatment.

O.D.	<input type="checkbox"/> Operation	<input type="checkbox"/> Treatment
O.S.	<input type="checkbox"/> Operation	<input type="checkbox"/> Treatment

If fields of vision are contracted, show contraction on chart below.



To be Completed Only For Burn

Has the patient suffered third degree burns as a result of an accident? Yes No

Location of third degree burns.

What percentage of the body surface suffered third degree burns?

_____ %

To be Completed Only For Rehabilitative Physical Therapy

Did the patient suffer a loss resulting from an accidental injury? Yes No

Date of accidental injury: _____

Did you prescribe rehabilitative physical therapy for the patient as a consequence of the loss? Yes No

Date therapy prescribed: _____

 Signature of Attending Physician

 Date Signed (Month, Day, Year)

 Print Name of Attending Physician

 Name of Facility

 Address

(____) _____
 Phone Number

To be Completed Only For Paralysis

Date you first determined paralysis was permanent, complete and irreversible, etiology of the paralysis, and method of correction and result. _____
 a) Date _____
 b) Etiology _____
 Specific limb(s) paralyzed _____

 Location of lesion(s) responsible _____

Type of lesion(s) responsible _____

 Test results which document paralysis (i.e., physical exam, EMG, nerve conduction tests) _____

 Method of correction _____
 Functional result of correction _____

To be Completed Only For Loss of Speech

State duration in months of patient's entire and irrecoverable loss of speech following the injury. _____

Date you first determined speech was irrecoverably lost and the specific etiology for absence of speech (vocalization) and method and results of correction. _____
 a) Date _____

b) Specify basis for speech loss:

	Description	Corrected
	Uncorrected	Method
	Absence of vocalization structure(s)	
	Evidence of obstruction	
	Evidence of air passage defect	

To be Completed Only For Loss of Hearing

State duration, in months, of patient's entire and irrecoverable loss of hearing following the injury? _____

Date you first determined hearing was irrecoverably lost and the residual hearing (dB) uncorrected and corrected as tested by audiometer in a soundproof room. _____
 a) Date _____

b) Audiometry:

	Left Ear		Right Ear	
	Uncorrected / Corrected		Uncorrected / Corrected	
500 Hz	/		/	
1,000 Hz	/		/	
2,000 Hz	/		/	
3,000 Hz	/		/	

Date the test results which allowed you to determine the hearing loss lasted consecutively for the duration indicated above. _____
 a) Date _____

b) Audiometry:

	Left Ear		Right Ear	
	Uncorrected / Corrected		Uncorrected / Corrected	
500 Hz	/		/	
1,000 Hz	/		/	
2,000 Hz	/		/	
3,000 Hz	/		/	

To Be Completed Only For Wheelchair Access Modification

Did the patient suffer a loss resulting from an accidental injury? Yes No
 Date of accidental injury: _____
 Does the patient now require permanent use of a wheelchair for mobility? Yes No
 Is the wheelchair requirement the direct and sole cause of the accidental injury? Yes No

Signature of Attending Physician _____ Date Signed (Month, Day, Year) _____
 Print Name of Attending Physician _____ Name of Facility _____
 Address _____ () - _____
 Phone Number _____

Name of Insured Employee _____ Insured's Employer's Name _____

To be Completed Only For Brain Damage	To be Completed Only For Coma
<p>Has the patient suffered permanent and irreversible physical damage to the brain as a result of an accidental injury, causing the complete inability to perform all the substantial and material functions and activities normal to everyday life? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Date of accidental injury: _____</p> <p>Date brain damage manifested itself: _____</p> <p>Was the patient hospitalized as a result of the accidental injury? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dates of hospitalization: _____</p> <p>State duration, in months, brain damage persisted after the injury? _____</p>	<p>Did the patient enter into a state of deep and total unconsciousness from which he/she cannot be aroused as a result of an accidental injury? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Date of accidental injury: _____</p> <p>Date coma began: _____</p> <p>Is the patient still in a coma? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If the patient is not in a coma now, date coma ended: _____</p>

To Be Completed Only For Exposure	
<p>Was the patient involved in an accident that resulted in loss of life or limb due to unavoidable exposure to the elements? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If loss of life, please explain how the exposure resulted in death. _____ _____ _____</p> <p>If loss of limb, which limbs were lost? _____ _____ _____</p> <p>State the dates on which amputations occurred. _____ _____ _____</p> <p>State the cause of the amputation. _____ _____ _____</p>	<p>If the limb was reattached, indicate date of reattachment and functional outcome. _____ _____</p> <p>State the exact point at which the amputation was performed with respect to each limb lost. If the amputation was below the elbow or knee indicate on the chart the exact point of severance. _____ _____ _____</p> <div style="text-align: center;"> </div>

Signature of Attending Physician

Date Signed (Month, Day, Year)

Print Name of Attending Physician

Name of Facility

Address

() -

Phone Number