

The occupational classifications and underwriting guidelines for MetLife Individual Disability Income (IDI) have been revised for physicians and dentists!

These changes are scheduled on or around July 30th with the next release of MetWINS, version 33, and have been made to help you and MetLife maintain a competitive position in the Disability Insurance marketplace.

Details

There are **three new occupational classifications** replacing today's 5AS and 4A medical occupations. For Physicians and Dentists, the new classifications are – **5S**, **5I** and **4M**.

- **5S** - This class contains select medical occupations that have demonstrated the most favorable experience, but warrant slightly less preferential treatment than class 6A.
- **5I** - This class contains dental specialists and select medical occupations with invasive duties.
- **4M** - This class includes general dentists, optometrists, psychologists, and certain Physicians: surgeons, obstetricians, gynecologists, psychiatrists, anesthesiologists, and emergency room physicians.

NOTE: **5S Physicians** are eligible for the Your Occupation Rider... while **ALL Physicians and Dentists** are eligible for the various Transitional Your Occupation (TYO) Riders, but not the Your Occupation Rider.

The new occupational classes for Physicians are listed in the attachment below. Please note that in addition to the new occupational classifications, some Physicians may now be segmented into one of two groups:

- **Non-Invasive Physicians** – The medical practice is limited strictly to non-invasive and/or non-surgical procedures.
- **Invasive Physicians** – The medical practice includes any invasive and/or surgical procedures.

See the guide at the end of this release to view the new occupational classifications for Physicians.

Your Occupation & Transitional Your Occupation Riders

To purchase the **Your Occupation** or **Transitional Your Occupation (TYO)** Riders, the Insured must **also** purchase the Residual Rider.

For Insureds who purchase the Your Occupation and Transitional Your Occupation Riders, the maximum issue limit is \$10,000 per month from all sources, including in force disability income policies from MetLife and other companies. There are additional guidelines and exceptions regarding the eligibility of the **Your Occupation and TYO Riders** in certain states. Please refer to the grid below.

Recently Issued Policies or Cases Now Pending

For any issued case (meeting the usual eligibility requirements) issued on a standard basis (no rating or no exclusion rider) *in the 90 days prior to July 30, 2004...*

To Change the Your Occ or TYO Riders

Return the policy with a note and “page 3” of the illustration and underwriting will reissue. MetLife will hold to the original effective date of the contract and will not require any additional evidence of insurability.

To Change the Your Occ or TYO Riders **and** the Issue & Participation Limits:

- Return the policy with a note and “page 3” of the illustration for reconsideration and reissue.
- Please note that underwriting will need to confirm “eligibility” for the increased monthly indemnity and MetLife reserves the right to request additional financial information as may be required, however, underwriting will not require any additional medical evidence. An increase in the monthly benefit will be subject to the availability of reinsurance.

For any case that is pending in underwriting as of July 30, 2004:

- MetLife will underwrite as originally quoted; or
- Simply send underwriting a note and “page 3” of the revised illustration requesting consideration for Your Occ or TYO and/or a higher monthly benefit.
- MetLife reserves the right to request additional medical and financial underwriting requirements as may be required.

For any application dated 30 days prior to or 30 days after July 30, 2004 and received in the home office by August 31st, 2004:

- MetLife will underwrite as originally quoted; or
- Simply send underwriting a note and “page 3” of the revised illustration requesting consideration for Your Occ or TYO and/or a higher monthly benefit.
- MetLife reserves the right to request additional medical and financial underwriting requirements as may be required.

For any application dated more than 30 days after July 30, 2004 or any application received in the home office after September 1, 2004

- MetLife will underwrite based on the new occupational classes (5S, 5I or 4M) and the corresponding availability of the Your Occ or TYO riders.

State Specific Guidelines

Below are state-specific information regarding the **Your Occ & TYO Riders** for Physicians:

State	Guidelines
Florida	<ul style="list-style-type: none">- TYO will be available to 5S, 5I and 4M occupational classes- Your Occ not available
California	<ul style="list-style-type: none">- New Physician & Dentist Occupational Classes and new Issue and Participation limits do not apply- Your Occ and TYO not available
New Jersey	<ul style="list-style-type: none">- TYO is not approved- Your Occ available to 5S classes only
Michigan	<ul style="list-style-type: none">- Your Occ not available- TYO available to 5S, 5I and 4M classes only

For More Information

Call **MetLife's DI Hotline** at **800-929-1492**, or Your **MetLife SBC IDI Sales Representative**.

Occupation	Category	Old Class	PHYSICIAN CHANGES		Participation Limits	Your Occ Coverage Available
			New Class	Issue Limits		
Allergist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Dermatologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
ENT	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Family Practice	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Gastroenterologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
General Practice	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Hematologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Internal Medicine	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Nephrologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Neurologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Oncologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Pathologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Pediatrics	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Pulmonologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Rheumatologist	All	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Cardiologist	Non Invasive only	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Neonatologist	Non Invasive only	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Ophthalmologist	Non Invasive only	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Radiologist	Non Invasive only	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO
Urologist	Non Invasive only	5AS	5S	\$15,000/mo	\$20,000/mo	Full Your Occ, Any TYO

Dental Specialties	All	5AS	5I	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Cardiologist	Invasive duties	5AS	5I	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Neonatologist	Invasive duties	5AS	5I	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Ophthalmologist	Invasive duties	5AS	5I	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Radiologist	Invasive duties	5AS	5I	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Urologist	Invasive duties	5AS	5I	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO

Anesthesiologist	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Dentist-General	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Emergency Room	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Gynecologist	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Obstetrics	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
OB/GYN	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Optometrists	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Psychologists (PhD)	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Psychiatrist	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO
Surgeon	All	4A	4M	\$10,000/mo	\$15,000/mo	5yr,10yr, to age 65 TYO

* Issue Limits are MetLife IDI and any other inforce IDI. Participation Limits are participation with Group LTD.

** Osteopaths, Residents, Fellows and Interns should be classified according to their specialty.