

Life Insurance News



MetLife®

Bulletin 124 – 08

Survivorship Life Cases Now Eligible for MetEdge Consideration

Could Improve Even More Table C and B Cases to Standard!

MetLife Investors is pleased to announce that Survivorship Life cases are now eligible for MetEdge consideration. This change means that all individual permanent and term products are now eligible for MetEdge – a facultative reinsurance program that could improve some Table C and B cases to Standard.

For Survivorship Life business, MetEdge also provides you with another competitive advantage previously not available. With MetEdge, a Survivorship Life case may still be eligible for the program *even if one of the lives is uninsurable*. For example, if one life is rated Table B because of an eligible impairment and the other life is uninsurable, the Table B life can still be improved to Standard.

This is the second major enhancement to the MetEdge program this year. In June, we raised the maximum total policy amount available for MetEdge consideration for applicants ages 61-70 to \$5 million (an increase of \$3 million). And, we added Type II Diabetes to the list of eligible impairments.

About MetEdge

Introduced in 2006, the MetEdge facultative reinsurance program allows certain cases that would be rated Table C or B (except for one or two select medical or non-medical impairments) to be upgraded to Standard.

Best of all, MetEdge requires no action by you. Your underwriter automatically routes cases that meet MetEdge criteria to our reinsurer for consideration. *And if the reinsurer declines to accept a case under*

Since its introduction, more than **2,100 cases** with nearly **\$1 billion in face value** have been improved with MetEdge. **MetEdge eligible impairments include:**

1. Abnormal Blood Sugar
2. Abnormal Triglyceride
3. Abnormal Albumin, Globulin A/C Ratio
4. Abnormal Blood Pressure
5. Body Mass Index (BMI)
6. Build
7. Abnormal Blood Urea Nitrogen (BUN)
8. Abnormal Cholesterol/HDL
9. Abnormal Creatinine
10. Abnormal Electrocardiogram (EKG)
11. Foreign Travel/Foreign Nationals
12. Abnormal Liver Function Test Results
13. Motor Vehicle Violations
14. Abnormal Prostate Specific Antigens (PSAs) Test Results
15. Proteinuria
16. Scuba Diving
17. Type II Diabetes

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MetEdge, MetLife's initial offer remains available.

The MetEdge maximum for new and in-force coverage is \$5 million per insured life. Amounts above \$5 million are eligible for auto-binding at the original rating.

This latest enhancement is part of our ongoing commitment to provide you with competitive and responsible underwriting decisions. And with year end quickly approaching, MetEdge could help you close even more of those big cases!

For additional details, [click here](#) to read a related Underwriting Alert. Or contact the Sales Desk today!

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