

**State:** District of Columbia **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** Group Accident & Health  
**Project Name/Number:** GCERT2000 Series/B13-151 GJ

## Filing at a Glance

Company: Metropolitan Life Insurance Company  
Product Name: Group Accident & Health  
State: District of Columbia  
TOI: H11G Group Health - Disability Income  
Sub-TOI: H11G.004 Other  
Filing Type: Rate  
Date Submitted: 02/21/2014  
SERFF Tr Num: META-129426322  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status:  
Co Tr Num: B13-151 GJ (R)  
Implementation: On Approval  
Date Requested:  
Author(s): Sandra Bennett, Gayle Jones, Ruth Rivera, Linda Williams  
Reviewer(s): Darniece Shirley (primary)  
Disposition Date: 03/11/2014  
Disposition Status: APPROVED  
Implementation Date: 03/11/2014

State Filing Description:

**State:** District of Columbia **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** Group Accident & Health  
**Project Name/Number:** GCERT2000 Series/B13-151 GJ

## General Information

Project Name: GCERT2000 Series Status of Filing in Domicile: Pending  
 Project Number: B13-151 GJ Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments: The enclosed forms are being filed concurrently with the New York Department of Insurance.  
 Explanation for Combination/Other: Market Type: Group  
 Submission Type: New Submission Group Market Size: Small and Large  
 Group Market Type: Employer, Association Overall Rate Impact:  
 Filing Status Changed: 03/11/2014  
 State Status Changed: Deemer Date:  
 Created By: Gayle Jones Submitted By: Gayle Jones  
 Corresponding Filing Tracking Number: META-129426338

### Filing Description:

Re: GCERT2000 Series- Group Accident and Health Insurance Rates  
 Our NAIC No. is 65978  
 Our FEIN No. is 13-5581829

Dear Sir/Madam:

This is a group health insurance filing. The forms are concurrently being filed with your department under the SERFF Tracking # META-129426338.

We are enclosing an Actuarial Memorandum which updates Section II of MetLife's Group Insurance Rate Manual to accommodate new additional disability income benefits that are included as part of the subject GCERT2000 disability income forms. This memorandum also acknowledges that there is no impact to the rates for these benefits. Please keep the actuarial memorandum confidential to the extent allowable by law.

Rates for disability income benefits, including those shown on the subject GCERT2000 forms, which are not described in the enclosed Actuarial Memorandum as new covered benefits, are on file with the Department.

If you have any questions or comments that you feel could best be handled by contacting me, please feel free to do so via telephone, fax or e-mail (see upper left-hand corner of this letter).

Very truly yours,

Gayle G. Jones

## Company and Contact

### Filing Contact Information

Gayle Jones, Consultant	ggjones@metlife.com
501 Route 22	908-253-2753 [Phone]
Bridgewater Township, NJ 08807	908-253-2126 [FAX]

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**State:** District of Columbia **Filing Company:** Metropolitan Life Insurance Company  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** Group Accident & Health  
**Project Name/Number:** GCERT2000 Series/B13-151 GJ

**Filing Company Information**

Metropolitan Life Insurance Company  
MetLife  
1095 Avenue of the Americas  
New York, NY 10036  
(212) 578-2211 ext. [Phone]

CoCode: 65978  
Group Code: 241  
Group Name:  
FEIN Number: 13-5581829

State of Domicile: New York  
Company Type: Life  
State ID Number:

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**Filing Fees**

Fee Required? No  
Retaliatory? No  
Fee Explanation:

**State:** District of Columbia  
**TOI/Sub-TOI:** H11G Group Health - Disability Income/H11G.004 Other  
**Product Name:** Group Accident & Health  
**Project Name/Number:** GCERT2000 Series/B13-151 GJ

**Filing Company:** Metropolitan Life Insurance Company

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	The submission letter is attached.
<b>Attachment(s):</b>	DC Rate Submission Ltr.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	The actuarial memorandum is attached. Rates for disability income benefits are on file with the Department. The enclosed additions do not impact the rates.
<b>Attachment(s):</b>	Actmemo_FERSPERSSTRS_022014.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Not applicable since there is no impact to the rates.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	

SERFF Tracking #:

META-129426322

State Tracking #:

Company Tracking #:

B13-151 GJ (R)

State:

District of Columbia

Filing Company:

Metropolitan Life Insurance Company

TOI/Sub-TOI:

H11G Group Health - Disability Income/H11G.004 Other

Product Name:

Group Accident & Health

Project Name/Number:

GCERT2000 Series/B13-151 GJ

<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	Not applicable
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

Metropolitan Life Insurance Company  
501 Route 22, Bridgewater Township, NJ 08807  
Tel 908 253-2753 Fax 908 253-2126  
ggjones@metlife.com

**MetLife**<sup>®</sup>

**Gayle G. Jones**

Consultant, Institutional Contracts Development  
Group and SBC Contracts & Compliance Division

February 21, 2014

Commissioner of Insurance  
Department of Insurance Securities and Banking  
810 First Street, NE  
Suite 701  
Washington, DC 20002

Re: GCERT2000 Series- Group Accident and Health Insurance Rates  
Our NAIC No. is 65978  
Our FEIN No. is 13-5581829

Dear Sir/Madam:

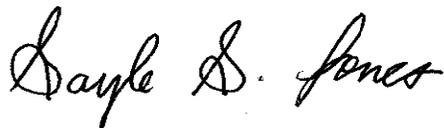
This is a group health insurance filing. The forms are concurrently being filed with your department under the SERFF Tracking # META-129426338.

We are enclosing an Actuarial Memorandum which updates Section II of MetLife's Group Insurance Rate Manual to accommodate new additional disability income benefits that are included as part of the subject GCERT2000 disability income forms. This memorandum also acknowledges that there is no impact to the rates for these benefits. Please keep the actuarial memorandum confidential to the extent allowable by law.

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Very truly yours,



Gayle G. Jones

**B13-151 GJ**

METROPOLITAN LIFE INSURANCE COMPANY  
ACTUARIAL MEMORANDUM

**SCOPE AND PURPOSE**

This actuarial memorandum supports the changes to the attached certificate rider GCR13-22 and GCR13-23. The proposed changes to the language add a section allowing for estimating offsets that claimants are eligible for under FERS, PERS, or STRS. This is similar to the process used for offsetting the Federal Social Security benefit. In theory, this estimation may lead to reduced premium because we would expect to experience lower net benefits as claimants attain FERS, PERS, or STRS benefits they are entitled to.

We do not expect this to be a significant reduction and so at this time we are not filing any rate impact and that is a slightly conservative approach. We are committed to tracking the impact over the next several years and studying the impact of whether estimation does in fact lead to reduced premium. At that time we will refile our pricing factors with the appropriate adjustments.

**ACTUARIAL CERTIFICATION**

Carrier: Metropolitan Life Insurance Company  
Submission: Group Disability Income Certificate  
Date: February 11, 2014

I certify that to the best of my knowledge and judgment, the rate filing is in compliance with the applicable laws and regulations of this state and that the benefits provided are reasonable in relation to the proposed premiums.



David E. McGarry, F.S.A., M.A.A.A.  
Actuary  
Metropolitan Life Insurance Company