

Working together for your clients' benefits

The right relationships make all the difference

MetLife helps you build relationships by recommending the right solutions to meet the unique needs of your clients.



Right now, many small businesses are facing some difficult challenges. But their focus on doing the best they can for their employees hasn't wavered. According to MetLife's 18th Annual Employee Benefits Trends Study released in 2020:

7 in 10 small business employers believe they have a responsibility for their employees' well-being.

52% of employees who work for small businesses are interested in access to a wider array of non-medical benefits through their employer.

Discover the MetLife and difference

MetLife can help you put it all together to deliver a comprehensive range of customer-focused solutions, exceptional service, and expert guidance for your small business clients.

- Wide selection of competitive benefits products – traditional, voluntary and value-adds
- Range of flexible plan design options
- Seamless service from implementation through enrollment and ongoing support

We're behind you every step of the way.

Count on MetLife to help you successfully navigate the ever-evolving landscape of employee benefits. Our experts collaborate with you to design solutions based on years of experience and a deep understanding of the latest trends.

When you add in MetLife's broad portfolio of non-medical benefit solutions designed for small businesses, it's easy to meet your client's benefits needs, address their budget concerns, and achieve your objectives.

Let's work together.

See the next page for more on MetLife's benefits solutions. Then, contact your General Agency (GA) for more information.

Deliver benefits that work for small business

Enhance your clients' benefits offering without putting a strain on the budget with MetLife's comprehensive range of traditional and voluntary solutions, conveniently available from a single carrier.

For groups with 10-99 employees:

Life products

- Basic Term
- Supplemental Term

Supplemental health products

- Dental
- Dental Preferred Provider Organization (PPO) plans¹
- Managed Dental Plans,² including Dental HMO plans in CA, FL, NJ & TX, and Dental Managed Care plans in NY

Disability

- Short Term Disability (STD)
- Long Term Disability (LTD)

Vision

- Vision Preferred Provider Organization (PPO) plans³

Value-Add Products and Services

- Health Savings and Spending Accounts (HSSAs)⁴
- MetLife Legal Plans⁵
- Pet insurance Discount Program*^{6,7}

* Offer only applies to businesses with 51-99 employees.

Earn a multi-product advantage

Ask about MetLife's multi-product advantage for small businesses. We make it easy to offer more choices and potentially earn additional multi-product compensation on top of your regular commissions.

To get the details on MetLife's product offering – and request a quote, contact your General Agency (GA) today.

1. Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.
2. Dental Managed Care plan/program benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan/program benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.
3. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan, Rancho Cordova, CA. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.
4. An HSA is an account owned by the employee and is not sponsored by the employer. The employer does, however, sponsor a high deductible health plan and allows its employees to make pre-tax salary reduction contributions to the HSA.
5. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. See plan description for details.
6. This discount is not available in Tennessee. This discount is only available for individuals who access the policy through a group (5% for Groups 50-999 lives).
7. Offer only applies to businesses with 51-99 employees. Independence American Insurance Company ("IAIC") is the insurance carrier for this product. PetFirst Healthcare, LLC, a MetLife company, is the policy administrator authorized to offer and administer pet insurance policies. Independence American Insurance Company, a Delaware insurance company, is headquartered at 485 Madison Avenue, NY, NY 10022. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact PetFirst Healthcare, LLC. Like most insurance policies, insurance policies issued by IAIC contain certain exclusions, exceptions, reductions, limitations, and terms for keeping them in force.

[metlife.com](https://www.metlife.com)

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Nothing in these materials is intended as advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.



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