

Simple. Smart. Local.

Design a multi-product benefit bundle that's right for each small business client.



Earn a Multi-Product Advantage.

Qualifying bundles of 3+ products earn additional one-time broker compensation.¹



Add Pet Insurance to Your Benefits Program.

Automatically offer¹ your employees the opportunity to purchase pet insurance with a 5%² discount when your organization has at least one MetLife core coverage. MetLife works directly with your employees for enrollment, servicing and billing at no additional cost to you.

Simple. MetLife Simply SmartSM Bundles make it easy to design the right bundle based on client needs and local market demands. It's simple. For groups with 10–99 employees, start with Dental. Then, add on Vision, Life, Disability or MetLife Legal Plans. All Dental-plus combinations come with exclusive value-adds for your clients.

Smart. Deliver product, pricing and participation differentiators that make a real difference for small businesses and their employees.

- **Dental rate certainty³**
Choose a 2-year rate guarantee or a 6% rate cap for year one and year two
- **Multi-year rate guarantees³**
3-year rate guarantees on Life, Disability and Vision available
- **Guaranteed issue up to \$100,000** offered on Supplemental Life insurance
- **Access to MetLife Legal Plans^{®4}**
 - Exclusive option to offer our voluntary legal services plan to groups with 10-99 employees when bundled with Dental
 - Convenient, full-service access to attorneys at a competitive monthly rate
 - No minimum participation requirements
- **Simple case set-up**
 - Web-based implementation featuring pre-populated data, consolidated forms and e-signatures
- **Employee participation drivers**
 - Easy-to-share links to educational videos to help drive employee engagement

Local. Our dedicated small business experts mine our data to craft plan design recommendations that match local market needs at a competitive price. Choose a recommended plan from tiered options—or create a plan design to fit specific client needs.

Deliver simpler, smarter benefits that work for small business.
Contact your MetLife representative today.

1. Excludes business written through PEOs, trust, private or public exchanges or associations where there is one master contract and MetLife does not underwrite at the employer level. MetLife will annualize the premium eligible for payment based upon the generation of the first three bills. Additional broker compensation for customers sold through a General Agent or Third Party Administrator is payable to the Broker only. Additional broker compensation does not apply to Pet Insurance
2. For qualifying bundles, the following coverages are eligible for premium discounts subject to state requirements: Dental-PPO, Dental Managed Care (HMO), Basic Life, Basic Dependent Life, Supplemental Life, Supplemental Dependent Life, Short Term Disability, Long Term Disability, Vision. Discounts are not available to groups situated in the following states: Alaska, New York and Washington. Discounts are not available to groups with 50 or fewer employees situated in the following states: Florida, Michigan, and Missouri. For groups situated in Rhode Island, discounts are limited to 3% discounts do not apply to Long Term Disability insurance premiums for those situated in Ohio or Rhode Island. Contact your MetLife representative for more information.
3. For Florida groups with 10–50 eligible employees, only 1-year rate guarantees are available on Dental and Vision plan designs. Florida requires 51-99 eligible lives to qualify for the guaranteed 6% rate cap on the dental plan upon renewal for a second year.
4. Discounts for Legal Services insurance are not available for groups situated in Florida, Maryland, Nevada, and New Jersey.

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For additional flexibility, contact your MetLife representative. State and underwriting restrictions apply. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

MetLaw is excluded for qualification and payment as part of MetLife's Broker Supplemental Compensation Plans for customers with less than 100 employees. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain vision claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

Pet Insurance offered by MetLife Pet Insurance Solutions LLC is underwritten by Independence American Insurance Company ("IAIC"), a Delaware insurance company, headquartered at 485 Madison Avenue, NY, NY 10022, and Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, in those states where MetGen's policies are available. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by IAIC and MetGen to offer and administer pet insurance policies. MetLife Pet Insurance Solutions LLC was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions.

