

Tap into the value of voluntary

Voluntary benefits offer a powerful tool to help attract and retain top talent — especially when budgets are tight.



6 in 10

employers surveyed agree they have a responsibility for employee's health and well-being¹

More than half of employees surveyed say they're willing to pay more of the costs if it gives them the benefits choices they want.¹

58%

of employees surveyed are interested in customized plan options¹

Four generations in the workforce make providing benefits that meet diverse employee needs a challenge. Employees increasingly look to their employers for financial support and security but employer budgets can be tight. Voluntary — or employee-paid — options offer a solution.

Give employees the support they need

Offering the right mix of traditional, new, and customizable benefits supports multi-generational needs as well as employer budgets.

- **Balance cost concerns:** Voluntary benefits give employees access to valued coverage — at competitive group rates — without adding to the company's benefits budget.
- **Deliver convenience:** Access to a range of options at the workplace gives employees the ability to tailor their coverage to meet personal needs. And, it's easy. They don't have to shop on their own — and they pay through the convenience of payroll deduction.
- **Keep admin simple:** Bundling multiple voluntary options from a single carrier helps streamline implementation and ongoing administration.

Expand your benefit offering, not your budget, with MetLife's voluntary solutions.



Dental

Our competitive dental options are based on the latest market trends and clinical research designed to meet employees' oral health needs. Count on our large network of participating dentists, thoughtful plan designs and deep discounts to drive satisfaction and savings² for your employees.



Accident & Health

Out-of-pocket expenses for a serious illness or accidental injury can really add up — and medical coverage isn't always enough. You can enhance your health care strategy with voluntary solutions. MetLife's Accident & Health insurance solutions — Accident, Cancer, Critical Illness, and Hospital Indemnity — provide employees more options to help narrow financial gaps in their medical coverage.



Life

When a loved one dies prematurely, it can not only leave families with intense emotional distress, but financial vulnerability as well. MetLife's Supplemental Life product allows you to choose from a range of flexible options — ensuring your employees have access to the right amounts of protection to fit their needs.



Auto and Home

With MetLife Auto & Home[®], employees get convenient access to our broad range of quality coverages for the protection they need — at savings they'll value. Group discounts may also provide savings on existing coverage that can be used toward other benefits.



Disability

A disabled employee absent from the workplace can make a big impact on all aspects of your business. But it doesn't have to be disruptive. Our focus is on reducing your risk while protecting your employees' income and helping them return to work as soon as it's possible. And with coverage options your employees can elect and pay for on their own, you can provide disability benefits without increasing your overall costs.



Legal Services

Close to 60% of employees lack confidence in their ability to handle legal matters on their own. With MetLaw[®] — provided by Hyatt Legal Plans — you can help employees get the expert legal advice they need for life's planned and unplanned personal legal matters. By offering employees easy, affordable access to a quality network of professionals, they'll have peace of mind knowing that they are prepared today and for the future.



Vision

Regular vision care can detect and monitor potentially serious problems that can impact well-being and productivity. A MetLife voluntary vision plan is designed to be an affordable benefit option that encourages necessary care, protects members from excessive out-of-pocket costs,³ and provides them with convenient access to a robust, network of quality providers.

**Put the power of voluntary benefits to work for your company — and your employees.
Contact your broker or MetLife representative today.**

1. MetLife's 15th Annual U.S. Employee Benefit Trends Study, 2017.
2. Savings from enrolling in the MetLife Preferred Dentist Program will depend on various factors, including how often participants visit the dentist and the costs for services rendered.
3. Savings from enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits per year and the cost of services rendered.

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

Like most group benefits programs, benefit programs offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force.

Group dental plan/Program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

VISION BENEFITS are underwritten by Metropolitan Life Insurance Company, New York, New York. Certain claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.

METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policies or their provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance are pending regulatory approval.

Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

MetLife AUTO & HOME is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates, discounts, and policy features vary by state and policy form and are available in most states to those who qualify.

For auto and home products an employee does not "enroll" but must apply for the insurance products.

GROUP LEGAL PLANS provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details.

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