

Your small business advantage

MetLife is proud to extend, **for a limited time**,¹ increased flexibility and options for businesses with as few as five benefit eligible employees, making it easier for you to offer your small business clients with less than 25 eligible employees a more competitive and robust benefits plan.



Grow your business with MetLife

MetLife makes it easy to provide customer-focused solutions, exceptional service and expert guidance to small business employers — regardless of their size. As a longtime benefits leader, you can lean on us for:

- A customizable suite of in-demand employee benefits now available to employers with at least five employees
- A range of plan design options
- Seamless service and support from implementation to enrollment and beyond

Elevate your small business offerings

Empower your clients to offer a comprehensive suite of voluntary benefits that helps them attract and retain great employees. MetLife's small business offerings include:

- **Dental** (employee paid option for groups with 5-9 employees)
- **Life** (*newly added employee paid option for groups with 5-9 employees)
- **Vision** (employee paid option for groups with 5-9 employees)
- **Short-Term Disability**
- **Long-Term Disability**

Employee-paid option for groups with 5-9 employees

- **Dental**
- **Life*^{NEW}**
- **Vision**

New eligibility guidelines for group with 5-9 employees:

- Minimum of five participants for employee and employer-paid benefits
- Can select **dental only or choose a minimum of two non-dental products**
- Administration fees waived with a minimum of five employee participants for employee and employer paid benefits

The right benefits make a difference

Employers and employees win when they have access to benefits that fit their company needs and individual lives. That's why we're providing even more options for businesses with five to nine employees — and continuing our multiple small business offering for employers with up to 99 employees.

Dental	Currently available for 5-9 employees	New for 5-9 employees* (inclusive of the options in previous column)
Co-insurance	<ul style="list-style-type: none"> • 100/80/50 – 80/60/40 • 100/80/50 • 100/90/60 – 100/80/50 • 100/90/60 	<ul style="list-style-type: none"> • 100/100/60 – 100/80/50
Child (Ortho)	<ul style="list-style-type: none"> • No Coverage • Child Only, 50% to \$1,000 	<ul style="list-style-type: none"> • Child Only, 50% to \$1,500
Rate Guarantees	<ul style="list-style-type: none"> • No Rate Guarantees offered below 10 Lives 	<ul style="list-style-type: none"> • 12 to 24 months available for both standalone and bundled cases; 6% rate cap for standalone dental for second year
Bundle and Save	<ul style="list-style-type: none"> • No offering available 	<ul style="list-style-type: none"> • Combine dental with an additional coverage for a 5% bundle discount

Life	Currently available for 5-9 employees	New for 5-9 employees (inclusive of the options in previous column)
Dependent Life	<ul style="list-style-type: none"> • No coverage for dependents • Spouse \$5,000/Child \$2,500 	<ul style="list-style-type: none"> • Dependent Basic Life • Spouse \$10,000/Child \$5,000

Short-term disability (STD)	Currently available 5-9 employees	New for 5-9 employees (inclusive of the options in previous column)
Benefit Percentage	60%	66.67%
Maximum	<ul style="list-style-type: none"> • 500 • 1,000 	<ul style="list-style-type: none"> • 750 • 1,250 • 1,500

Long-term disability (STD)	Currently available 5-9 employees	New for 5-9 employees (inclusive of the options in previous column)
Duration	Lesser of RBD	RBD/SSNRA
Maximum	<ul style="list-style-type: none"> • 3,000 • 5,000 • 6,000 	<ul style="list-style-type: none"> • 4,000
Employee Assistance Program	No offering available	5 counseling sessions

*There are no changes to coverage options for 10-24 lives groups.

Let's Succeed Together

For more information, contact your MetLife representative today.

1. Six-month pilot starting with quote effective dates 7/1/20 – 2/1/21.

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

Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

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