

Real value with simplicity



BUILDING A SAFETY NET

Balancing cost concerns with employee needs can be hard for a small business. We'll help you deliver the right solutions for your business. And, help your employees build their financial safety nets.

We're committed to meeting the special needs of your small business. You can count on us to find the right solutions for you, so you can focus on building your business, now and as things change. In order to make the most of your MetLife benefits, it is best to meet some basic requirements. Doing so can mean helping to ensure you find the right coverages to meet your goals AND deliver the solutions your employees want and need.

- Dental
- Short Term Disability
- Life
 - Basic Life
 - Accidental Death & Dismemberment
 - Dependent Life insurance
- Vision

Eligible employers will:¹

- Have a central office where payroll information and insurance records are maintained
- Offer year-round employment, with low labor turnover
- Have been in business for at least 1 year prior to the effective date of coverage; or the principal/owners in same industry for the past 5 years
- Have no more than 75% of the group from the same family (e.g., husband & wife groups, siblings, children and parents); if greater than 50%, wage and tax statements are required
- Be within an eligible industry under MetLife's underwriting guidelines
- Contribute 100% of the total premium for non-contributory coverage
- Contribute at least 25% of the total premium for contributory coverage and meet the minimum participation requirements
- Have both employees, for groups of only 2 eligible employees, employed for at least 6 months (not applicable to certain lower risk groups)

Customer-Focused Solutions | Exceptional Service | Proven Expertise

MetLife

MINIMUM PARTICIPATION REQUIREMENTS								
# ELIGIBLE	2	3	4	5	6	7	8	9
MINIMUM # INSURED	2	3	4	4	5	5	6	7

Eligible Employees need to:¹

- Meet one of two eligible class definitions
 - active full-time employees working at least 30 hours per week
 - active full-time salaried employees, management employees, white collar employees or officers working at least 30 hours per week. Please note Class will need to be job title specific, if other than salaried or officer classification
- Be working for the employer and compensated for services by the employer
- Regularly perform duties for the employer
- Have a regularly scheduled workweek of at least 30 hours

This may include:

- Individual owners, partners, officers and directors of corporations active in the conduct of the business and meeting the requirements above
- Attorneys and accountants employed exclusively by the employer and not engaged in private professional practice

GET EXPERT GUIDANCE FOR CONFIDENT DECISIONS

Contact your MetLife representative today.

Availability of products and services is available based on MetLife's guidelines, group size, underwriting and state requirements.

Like most insurance policies and benefit programs, insurance policies and benefit programs offered by Metropolitan Life Insurance Company 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 dental plan 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 Services Plan, Rancho Cordova, CA. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.

¹ These are minimum requirements. If you have questions regarding the eligibility of any group, please contact your MetLife Representative.

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