



MetLife

Delivering the right solutions to meet your clients' needs

MetLife and its affiliates' comprehensive suite of products can help meet your clients' needs and provide you with competitive compensation.* Contact your MetLife representative to learn more.

LIFE PRODUCTS*

	2-9 EMPLOYEES	10-499 EMPLOYEES	500+ EMPLOYEES
BASIC TERM LIFE	✓	✓	✓
SUPPLEMENTAL TERM LIFE		✓	✓
DEPENDENT TERM LIFE	✓	✓	✓
EMPLOYEE CORE/BUY UP		✓	
GROUP UNIVERSAL LIFE (GUL)			✓ (2,000+)
GROUP VARIABLE UNIVERSAL LIFE (GVUL) ¹		✓ (50+)	✓
SURVIVOR INCOME BENEFIT			✓
RETIREE BUYOUT ²		✓ (100+)	✓
WAIVER OF PREMIUM BUYOUT			✓
BASIC ACCIDENTAL DEATH & DISMEMBERMENT	✓	✓	✓
SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT		✓	✓
DEPENDENT ACCIDENTAL DEATH & DISMEMBERMENT	✓	✓	✓
VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT			✓
BUSINESS TRAVEL ACCIDENT (BTA) ³		✓ (200+)	✓

VOLUNTARY BENEFITS*

	2-9 EMPLOYEES	10-499 EMPLOYEES	500+ EMPLOYEES
GROUP AUTO AND HOMEOWNERS ⁴			✓
GROUP LEGAL PLANS ⁵			✓
CRITICAL ILLNESS ⁶			✓
VISIONSAVINGS EYECARE PROGRAM ⁷			✓
VETERINARY PET ⁸			✓

DISABILITY PRODUCTS AND SERVICES†

	2-9 EMPLOYEES	10-499 EMPLOYEES	500+ EMPLOYEES
SHORT TERM DISABILITY (STD)	✓	✓	✓
LONG TERM DISABILITY (LTD)		✓	✓
INDIVIDUAL DISABILITY INCOME(IDI)/LTD INTEGRATED SOLUTION⁹		✓	✓
VOLUNTARY STD AND LTD¹⁰		✓	
ABSENCE MANAGEMENT¹¹			
<ul style="list-style-type: none"> Total Absence ManagementSM including: Federal, State, Municipal and Company-Sponsored Family and Medical Leaves and; Other Company-Sponsored Leaves 			✓ (1,000+)
<ul style="list-style-type: none"> Federal, State, Municipal, Company-Sponsored Family and Medical Leaves 			✓ (1,000+)
STATUTORY DISABILITY¹²		✓ (NY Mandated State Disability only)	✓
DISABILITY HEALTH & WELLNESS CONNECTION¹³			
<ul style="list-style-type: none"> Referral to Employer's EAP 			✓ (3,000+)
<ul style="list-style-type: none"> Disease Management Outreach and Collaboration 			✓ (3,000+)
<ul style="list-style-type: none"> Data Sharing 			✓ (3,000+)
<ul style="list-style-type: none"> Health and Wellness Connection Reporting 			✓ (3,000+)
<ul style="list-style-type: none"> Online Disability Consumer Educational Resources 	✓	✓	✓
ADMINISTRATIVE SERVICES ONLY/ADVICE TO PAY/SALARY CONTINUANCE¹²			✓
EMPLOYEE ASSISTANCE PROGRAM (EAP)¹⁴		✓	✓
LTD RESERVE BUY-OUTS		✓	✓

DENTAL PRODUCTS†

	2-9 EMPLOYEES	10-499 EMPLOYEES	500+ EMPLOYEES
PREFERRED DENTIST PROGRAM¹⁵ (PPO)/USUAL CUSTOMARY & REASONABLE¹⁶	✓	✓	✓
PREFERRED DENTIST PROGRAM (PPO)/MAC¹⁷		✓	✓
PREFERRED DENTIST PROGRAM (PPO)/COPAY¹⁸			✓
PREFERRED DENTIST PROGRAM (PPO)/GRADUATING DENTAL BENEFITS¹⁹		✓	✓
PREFERRED DENTIST PROGRAM (PPO)/FULL SERVICE DENTAL FOR RETIREES			✓ (1,000+ eligible retirees)
DENTAL HMO PLANS²⁰ (CA, FL AND TX ONLY)	✓ (5+ lives)	✓	✓
INDEMNITY			✓
MULTI-OPTION FEATURES		✓ ²¹	✓

FINANCIAL EDUCATION AND DECISION-SUPPORT ASSISTANCE†

	2-9 EMPLOYEES	10-499 EMPLOYEES	500+ EMPLOYEES
RETIRESAID[®]			✓
TOPICAL WORKSHOPS			✓
SPECIAL NEEDS PLANNING²²			✓
TRANSITION SOLUTIONS²³			✓
DELIVERING THE PROMISE^{® 24}			✓

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

* Details on commissions are outlined in the MetLife Broker Compensation Program brochure. No commissions are paid on third party Vision and Pet products. Contact your MetLife representative for details.

† Metropolitan Life Insurance Company, New York, NY. Like most group dental, disability income, life and long-term care insurance policies, group policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, limitations, reductions of benefits and terms for keeping them in force. Please contact MetLife for complete details.

¹ GVUL is available to certain groups under 2,000 lives if offered as an executive/highly compensated carve-out plan with 50-70 employees meeting the minimum salary requirements. Prospectuses for Group Variable Universal Life (GVUL) insurance and its underlying portfolios may be obtained by calling (800) 685-0124. Applicants should carefully consider the information in the prospectuses about the contract's features, risks, charges and expenses, and the investment objectives, risks and policies of the underlying portfolios, as well as other information about the underlying funding choices. Please read the prospectuses and consider this information carefully before investing. Product availability and features may vary by state. All product guarantees are subject to the financial strength and claims-paying ability of Metropolitan Life Insurance Company. Group Variable Universal Life insurance (GVUL) issued by Metropolitan Life Insurance Company (MLIC), New York, NY 10166, and distributed by MetLife Investors Distribution Company (MLIDC) (member FINRA), Irvine, CA 92614. Securities, including variable products, offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies.

² Retiree Buyout requires 100+ retirees and a minimum amount of \$500,000 of insurance.

³ Business Travel Accident Insurance is not available in all states. Case criteria requires a minimum of \$1,000 in "annual" premium and at least 200+ lives administered on the Mid/Large Market platform.

⁴ Provided by MetLife Auto & Home® companies: Metropolitan Property and Casualty 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 and discounts are available in most states to those who qualify. Met P&C®, MetCasSM, and MetDirectSM are licensed in MN. The carriers listed herein operate independently and are not responsible for each other's financial obligations. MetLife Auto & Home, 700 Quaker Lane, Warwick, RI 02886.

⁵ Group legal plans provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans provided through coverage underwritten by Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

⁶ MetLife Critical Illness Insurance (CII) is a limited group policy. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability vary by state. In most states, there is a 30 to 90 day waiting period after the effective date of coverage. There is also a pre-existing condition exclusion which varies by state and a benefit suspension period between covered conditions in different categories. A more detailed description of the benefits, limitations and exclusions applicable to you can be found in the Disclosure Statement or Outline of Coverage. Please contact MetLife for more information.

⁷ The VisionSavings Eyecare Program (VSEP) is offered through EyeMed Vision Care, Mason, OH. EyeMed Vision Care is not affiliated with Metropolitan Life Insurance Company nor its affiliates.

⁸ Veterinary pet insurance is underwritten by National Casualty Company, Madison, Wisconsin, in all states except California. In California, policies are underwritten by Veterinary Pet Insurance Company, Inc., Brea, CA. These companies are not affiliated with Metropolitan Life Insurance Company nor its affiliates.

⁹ Individual Disability Insurance (IDI) Total Disability Solution available to LTD groups, however not available on VLTLD.

¹⁰ Voluntary STD not available in states with statutory plans except NY.

¹¹ Available to private employers with a minimum of 1,000+ covered employees. FMLA and Leave Management administrative services are only sold in conjunction with group STD (ASO or insured) and insured group LTD. The employer's FMLA policy must require that the group disability and workers compensation insurance run concurrently with FMLA.

¹² Statutory plans (except for NY), self-funded programs and CA VDP/PFL only available for 500+ lives.

¹³ Available for employers with 3,000+ covered employee lives. MetLife does not provide any Disease Management, Health and Wellness Programs or Data Warehousing. Employers will need to contract these services outside of their relationship with MetLife. May require a non-disclosure agreement between the Employer, the vendor and MetLife.

¹⁴ EAP is available to STD and LTD groups of 10+ covered lives, however not available on VSTD or VLTLD. EAP services are provided through an agreement with MHN, Inc. MHN, Inc. is not an affiliate of MetLife and the services they provide are separate and apart from the insurance and/or services provided by MetLife.

¹⁵ Group dental insurance policies featuring the MetLife Preferred Dentist Program ("PDP") are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

¹⁶ Usual, Customary and Reasonable (UCR) defined as the out-of-network reimbursement that is the lowest of the dentist's actual charge, the dentist's usual charge, and the charge of most dentists within the same geographic area as determined by MetLife.

¹⁷ Maximum Allowable Charge or (MAC) defined as the out-of-network reimbursement based on the Preferred Dental Program schedule of maximum payments. Out-of-network dentist may charge more than the schedule amount and the insured is responsible for the difference between the actual charge and the plan benefits based on the schedule of maximum payments.

¹⁸ MetLife PDP Copay plans are only available to groups with 500+ eligible employees. Copay plans are not available in all states.

¹⁹ Available for groups with 10+ eligible employees, excluding Copay plans and Full Service Dental for Retirees.

²⁰ Dental HMO plan available in CA, FL and TX only. Group dental plans in CA, FL and TX are available through a domestic company in the applicable state named SafeGuard Health Plans, Inc. The SafeGuard 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" in Florida, and "Single Service Health Maintenance Organizations" in Texas.

²¹ Multi-option features available to groups with more than 50 eligible employees or groups with a minimum of 25 lives with approval.

²² MetLife Center for Special Needs Planning. Investment advisory services offered by MetLife Securities, Inc., New York, NY, 10166.

²³ The Transition Solutions Program is available to Group Life customers only.

²⁴ Delivering the Promise is available to Group Life customers only.

Benefits for the **if in life**®

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

1102-0481

© 2011 METLIFE, INC. L0411174118(exp0612)(All States)
PEANUTS © 2011 Peanuts Worldwide

FOR FINANCIAL PROFESSIONAL USE ONLY