



Good Afternoon,

Small businesses are rightly called the heartbeat of the American economy. Since 2017, we have collaborated with the U.S. Chamber of Commerce to take a quarterly pulse of how small business owners feel about their business and economic opportunities.

We recently released a [Special Report on Coronavirus and Small Business](#) so you can stay informed of insights into the depth of the disruption and economic effects of the pandemic. These insights include the following findings:

- **54%** of U.S. small businesses have either **closed or expect to close** within the next two weeks.
- **43%** of U.S. small businesses believe they **have less than six months before a permanent shutdown** is unavoidable.
- **50%** of U.S. small businesses believe it will take the U.S. economy **six months to a year to return to normal**.
- Small businesses indicated the following as the **top three most impactful relief efforts**:
  - direct cash payments from government (56%)
  - loans and financial aid (30%)
  - suspending payroll taxes (21%)

To assist in navigating the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the U.S. Chamber of Commerce offers a [guide and checklist](#) to help your small business clients through the process. In addition, over the last few weeks, we have shared with you the resources MetLife has made available for your small business customers, including:

- **Rate stability<sup>1</sup> to assure the sustainability of our small business customer benefit programs.**
- **New Financial Wellness hub to address the wellness needs of employees.**
- **Complimentary 90-day access to MetLife's PlanSmart<sup>®</sup> Financial Wellness planner phone line for COVID-19 related financial questions.<sup>2</sup>**

- **COVID-19 hotline available through September 30, 2020 provided by LifeWorks.<sup>3</sup>**

Given MetLife's role as a thought leader on issues facing U.S. small businesses, we hope the [Special Report on Coronavirus and Small Businesses](#) will help inform U.S. policymakers as they continue to work on the response to the crisis. Contact your Account Executive with any questions and to learn more about MetLife's [response to COVID-19 and other resources](#) available to your clients.

Sincerely,  
MetLife



<sup>1</sup>There will be no rate increase for all renewals with June 1, 2020 through September 1, 2020 renewal dates for groups with fewer than 500 employees. Renewal rate hold excludes business written through a Trust, Association or PEO. Coverage for globally mobile employees issued by Delaware American Life Insurance Company and MetLife Global Benefits is written through a Trust.

<sup>2</sup>Available to employers with fewer than 100 lives. The 90-day period begins when the customer's welcome letter is sent. PlanSmart Financial Wellness planner line access for COVID-19 related financial questions is being offered to employers with under 100 lives at no cost. If you'd like additional details on this offer, please contact [financialwellnessfeedback@metlife.com](mailto:financialwellnessfeedback@metlife.com). No MetLife relationship required.

<sup>3</sup>For our employers with fewer than 500 lives. Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details. Hotline services provided by LifeWorks US Inc. (LifeWorks by Morneau Shepell). LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

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