

# Small Business Multi-Product Advantage



You and your small business clients are looking for benefits solutions that offer choice and simplicity. With a comprehensive suite of coverages that are easy to enroll and administer, MetLife delivers access to an integrated program that meets the unique demands of your clients and the protection needs of their employees.



Now, you can take advantage of a new, multi-product offer that provides an opportunity for you to extend savings to your clients while you earn additional compensation.

## IT'S A WIN-WIN

SAVINGS FOR SMALL BUSINESS CLIENTS	ADDITIONAL COMPENSATION FOR YOU
3% off 3 or more: <ul style="list-style-type: none"> <li>• 3% off when clients offer three or more new coverages</li> <li>• A guaranteed 2nd year rate cap on their new Dental plan, as applicable</li> </ul>	Earn an additional one-time payment for each qualifying case sold: <ul style="list-style-type: none"> <li>• \$450 for 3 coverages</li> <li>• \$600 for 4 coverages</li> <li>• \$750 for 5 coverages</li> <li>• \$900 for 6 or more coverages</li> </ul>

## HOW IT WORKS

### 1. ENSURE EACH CASE MEETS THE CRITERIA REQUIRED TO QUALIFY:

Savings for Small Business Clients	Additional Compensation for You
<ul style="list-style-type: none"> <li>• <b>Effective date:</b> 8/1/14 or later</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Effective date:</b> 8/1/14 – 1/1/15</li> <li>• <b>Participation:</b> minimum of 10 enrolled employees for each new coverage selected at time of plan effective date</li> </ul>

### Common Requirements

- **Eligible lives:** 10-99
- **Benefits Selection:** client offers at least one new coverage from three or more product groups as defined below
- **Common Effective Dates:** all coverages are sold and implemented at the same time

### 2. CHOOSE AT LEAST ONE COVERAGE FROM THREE OR MORE OF THE SIX DIFFERENT PRODUCT GROUPS BELOW:

Dental	Term Life	Voluntary Life	Short Term Disability	Long Term Disability	Vision
<ul style="list-style-type: none"> <li>• Dental</li> <li>• Voluntary Dental</li> <li>• DHMO</li> </ul>	<ul style="list-style-type: none"> <li>• Basic Life</li> </ul>	<ul style="list-style-type: none"> <li>• Optional Life</li> </ul>	<ul style="list-style-type: none"> <li>• Short Term Disability</li> <li>• Voluntary Short Term Disability</li> <li>• State Disability Plans: NJ, NY, HI, CA, PR</li> </ul>	<ul style="list-style-type: none"> <li>• Long Term Disability</li> <li>• Voluntary Long Term Disability</li> </ul>	<ul style="list-style-type: none"> <li>• Vision</li> </ul>

(continued)

**For example:** one of your small business clients with 25 eligible employees is interested in offering a mix of MetLife benefits with a 9/1/14 effective date. You recommend the following options:

Product Group	Coverages Sold	Enrolled Lives	Qualifies for Customer Savings?	Qualifies for Broker Compensation?
Dental	PPO	12	Yes, the client is offering one new coverage from at least three product groups.	Yes
Term Life	Basic Life	25		Yes
Voluntary Life	Optional Life	9		No, need at least 10 enrollees
Vision	Vision	15		Yes



**The Result:**

1. Your client saves 3% on all coverages and enjoys a guaranteed 2nd year rate cap on their Dental plan
2. You earn an additional \$450

Start now. Build and strengthen your client relationships by recommending the right mix of multi-product options to your small business clients.

**TALK TO YOUR METLIFE REPRESENTATIVE FOR MORE INFORMATION OR TO REQUEST A QUOTE TODAY.**

Offer subject to availability; not approved in all states.  
 Excludes business written through PEOs, private or public exchanges or Associations where there is one master contract and MetLife does not underwrite at the employer level.  
 Additional broker compensation payable upon completion of program and receipt of at least one month of paid premium for all qualifying coverages.  
 Additional broker compensation for customers sold through a General Agent or Third Party Administrator is payable to the Broker only.



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