

Benefit bundles tailored to meet your needs — and budget

MetLife's Bundles, designed for small businesses, make it easier to deliver competitive benefits.



The war for talent is real

32%
of small businesses plan to increase hiring over the next year.¹

Competing to attract and retain key employees is vital for small business success.

Your benefit strategy can help.

The benefits of bundling

Our benefit bundles are designed with small businesses in mind.

We start by making it easy to build the right combination of benefits for your employees. In fact, for groups with fewer than 100 employees, our comprehensive portfolio offers the widest range of benefits from a single carrier.

By bundling multiple benefits, you'll gain exclusive value-adds and premium discounts.² Begin with one of our Dental plans. Then, bundle additional coverages from seven different categories. **The more you bundle, the more you save.**

Premium discounts³

- Qualifying bundles save your company and your employees money with premium discounts up to 5%.
- It's simple. Offer Dental plus one additional benefit, save 2% on premiums. Dental plus four additional benefits, save 5%. See the next page for details.
- The discount applies to Dental-PPO, Dental Managed Care (HMO), Life (Basic, Supplemental and Dependent), Short Term Disability, Long Term Disability, and Vision premiums.

Voluntary value

- New voluntary benefits — Accident, Critical Illness, Hospital Indemnity and Legal Services — offer additional options that can help maximize your premium discount.⁴ See the next page for details.

Multi-year rate guarantees⁵

- Along with premium discounts, our bundles come with 2nd and 3rd year rate caps of 6% for Dental, and with 3 year rate guarantees for Accident, Critical Illness, Hospital Indemnity and Legal Services plans.



1. Build your bundle

Offering expanded benefit choices, including employee-paid voluntary options, helps employees get the protection they need at competitive group rates. In turn, stand-out benefits can help to recruit and retain the top talent your business needs to succeed.

Start with Dental: Choose from our PPO and Managed Care (HMO)⁶ options

Then, bundle up by adding benefits from any of the the seven categories below.

(If you choose multiple coverages from one category, they will count as one product in your Bundle.)

Benefit Categories	Coverages
Basic Life	Basic Life, Basic Dependent Life
Supplemental Life	Supplemental Life, Supplemental Dependent Life
Short Term Disability	Short Term Disability
Long Term Disability	Long Term Disability ⁷
Vision	Vision
Accident & Health	Accident, Critical Illness, Hospital Indemnity
Legal Services	Legal Services

2. Earn bundle discounts³

The more benefits you bundle, the more you save. For example, bundle Dental plus coverages from two additional categories, save 3% on premiums.

Dental +1	Dental +2	Dental +3	Dental +4 (or more)
Save 2%	Save 3%	Save 4%	Save 5%



Savings plus simplicity

Our end-to-end digital platform means you — and your employees — have easy, online access 24/7, from quote through claims.

- **Seamless setup:** Streamlined data-gathering ensures onboarding moves as quickly as you need it to. Easy enrollment uploads, electronic signatures, self-enrollment options — all done online.
- **Administrative ease:** Managing your benefits program has never been easier. Look up coverage details, add new employees, or check claim status — with just a few clicks.
- **Convenient billing options:** Flexible choices for busy business owners, including the ability to pay with credit card or EFT.

Bundle up and save on competitive benefits that fit your business.

Ask your benefits broker or MetLife representative about bundle options today.

1. SB Index Q1 2021.
2. Discounts provided subject to applicable state laws and regulations. Discounts are not available to groups situated in the following states: Alaska, New York and Washington. Discounts are not available to groups with 50 or fewer employees situated in the following states: Florida, Michigan and Missouri.
3. For qualifying bundles, the following coverages are eligible for premium discounts subject to state requirements: Dental-PPO, Dental Managed Care (HMO), Basic Life, Basic Dependent Life, Supplemental Life, Supplemental Dependent Life, Short Term Disability, Long Term Disability, Vision. For groups situated in Rhode Island, discounts are limited to 3%. Contact your MetLife representative for more information.
4. Accident & Health coverages and Legal Services plans will count toward the Bundle product total, but the premiums are not eligible for the premium discounts.
5. Multi-year rate guarantee is not available for groups with 50 or fewer employees situated in Florida. For Florida-situated groups with 51-99 employees, multi-year rate guarantee is limited to 2 years for Accident & Health products.
6. Dental Managed Care plan/program benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan/program benefits are provided by: SafeGuard Health Plans, Inc. a California corporation, in CA; SafeGuard Health Plans, Inc. a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care 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" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey.
7. Discounts do not apply to Long Term Disability insurance premiums for groups situated in Ohio or Rhode Island.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. Like most group insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force.

Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE 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 may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP14-CI or GPNP19-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits. Like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG, or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

Group legal plans are provided by MetLife Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

