

COVID-19 Resources

A Guide to Navigating the Effects of COVID-19 on Small Businesses



The unprecedented health and economic challenges created by the COVID-19 pandemic have reached into every community. Small businesses, in particular, face a lot of uncertainty. At MetLife, we've been working around the clock to help support and inform small businesses during this time of disruption.



say they are concerned about the effect of the pandemic on their businesses¹



say they are now less than 2 months from permanently closing¹

MetLife is pitching in:



Committing **\$25 million** to support impacted communities with both short and longer-term relief—**\$1 million** of which is emergency support going to local food banks, as well as **thousands** of medical devices



Working with officials to turn our majority-owned properties into **housing and support services for healthcare workers**

Small businesses are looking for help, and fast.

We are dedicated to being a partner in protecting small businesses and their employees. Here are some solutions and resources that can help.

Dental PPO Premium Refund: Customers with fully insured dental PPO plans will receive a premium credit on a future bill in the amount of 25% for the months of April and May, 2020. Contact your MetLife representative for more details. May be subject to regulatory approval in some states.

PlanSmart® Financial Wellness: Contact your MetLife representative to give your employees access to credentialed financial planners that provide guidance on COVID-19 related topics like cash flow, tax relief, government legislation and more. Available to all small business owners (with under 100 employees) and their employees at no cost. No existing MetLife customer relationship required.

Financial Wellness Hub: Visit a new online hub designed to help employees navigate smart financial choices in a volatile environment.

Dedicated COVID-19 Hotline²: Call 1-800-366-1192 with all your COVID-19 related questions. Available from April 6, 2020–September 30, 2020.

No rate increases for <500 lives: We will hold rates for all renewals between June 1, 2020 – September 1, 2020 for groups with fewer than 500 lives.

MetLife Legal Plans^{3,4}: MetLife Legal Plans is providing free document review and consultation through July 31, 2020 to all employers that offer MetLife Legal Plans. Employees can access network attorneys for questions related to legal issues and have them review documents or insurance forms.

Extended Grace Period⁵: We will be extending premium grace periods for Group Products to the lesser of 90 days from premium due date or July 31, 2020, unless a different grace period is required by law (applied for all premiums due March 1, 2020 and forward as well as applied to any premium within the current 30 day grace period). For more information, contact your MetLife representative.

Additional resources:

Visit the COVID-19 information page on [MetLife.com](https://www.metlife.com) for up-to-date guidance for small businesses in an ever-changing landscape, including:

- Information on legislative developments
- Details on product coverage and temporary liberalizations
- Comprehensive FAQs
- In-depth details and statistics from a [Special Report on Coronavirus and Small Business](#) by MetLife and US Chamber of Commerce
- [An Emergency Loans Small Business Guide and Checklist](#) that walks through the process for federal CARES assistance

Don't forget: we're in this together.

Reach out to your MetLife representative for help navigating through these difficult times. For more information, visit the [MetLife.com](https://www.metlife.com) COVID-19 information page.

1. Special Report on Coronavirus and Small Business. MetLife and U.S. Chamber of Commerce. April 3, 2020. Small businesses are defined in this study as companies with fewer than 500 employees that are not sole proprietorships.
2. Some restrictions may apply to all of these services. 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.
3. Group legal plans are provided by MetLife Legal Plans, Inc., 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. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.
4. To add disaster relief program, the MetLife Account Executive must send a request to relief@legalplans.com with the following: a) Account Executive name, b) Sales Region, c) MetLife Customer Number, and d) Client Company Name
5. 90 day grace period inapplicable to Individual Disability Insurance (60 day grace period remains in effect). MetLife will continue to monitor the situation and will provide additional guidance as it becomes available. We are also monitoring state-specific mandates and will comply with those mandates. As the coronavirus situation continues to evolve, MetLife will review this guidance for necessary actions and provide updates where the guidance or process has changed.

[metlife.com](https://www.metlife.com)

[Visit this link for COVID-19 updates and resources for small businesses](#)

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Navigating life together