

Simple. Smart. Local.

Design a multi-product benefit bundle that's right for each small business client.



Earn a Multi-Product Advantage.

Qualifying bundles of 3+ products earn additional one-time broker compensation.¹

Simple. MetLife Simply SmartSM Bundles make it easy to design the right bundle based on client needs and local market demands. It's simple. For groups with 10 – 99 employees, start with Dental. Then, add on Vision, Life, Disability or MetLife Legal Plans. All Dental-plus combinations come with exclusive value-adds for your clients.

Smart. Deliver product, pricing and participation differentiators that make a real difference for small businesses and their employees.

- **Dental rate certainty²**
Choose a 2-year rate guarantee or a 6%/6% year one and two rate cap
- **Multi-year rate guarantees²**
3-year rate guarantees on Life, Disability and Vision available
- **Guaranteed issue up to \$100,000** offered on Supplemental Life insurance
- **Access to MetLife Legal Plans[®]**
 - Exclusive option to offer our voluntary legal services plan to groups with 10-99 employees when bundled with Dental
 - Convenient, full-service access to attorneys at a competitive monthly rate
 - No minimum participation requirements
- **Simple case set-up**
 - Web-based implementation featuring pre-populated data, consolidated forms and e-signatures
- **Employee participation drivers**
 - Easy-to-share links to educational videos to help drive employee engagement

Local. Our dedicated small business experts mine our data to craft plan design recommendations that match local market needs at a competitive price. Choose a recommended plan from tiered options — or create a plan design to fit specific client needs.

Deliver simpler, smarter benefits that work for small business.
Go to [MetLife.com/SimplySmartBundles](https://www.MetLife.com/SimplySmartBundles) or contact your MetLife representative today.

1. Excludes business written through PEOs, trust, private or public exchanges or associations where there is one master contract and MetLife does not underwrite at the employer level. MetLife will annualize the premium eligible for payment based upon the generation of the first three bills. Additional broker compensation for customers sold through a General Agent or Third Party Administrator is payable to the Broker only.
2. For Florida groups with 10 – 50 eligible employees, only 1-year rate guarantees are available on Dental and Vision plan designs. Florida requires 51-99 eligible lives to qualify for the guaranteed 6% rate cap on the dental plan upon renewal for a second year.

metlife.com

For additional flexibility, contact your MetLife representative. State and underwriting restrictions apply. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans and Family Matters provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island.

MetLife Legal Plans is excluded for qualification and payment as part of MetLife's Broker Supplemental Compensation Plans for customers with less than 100 employees. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain vision 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.

