

10-199 Eligible Lives

Employee Benefit Solutions

Unmatched Product Suite



MetLife



LIFE PRODUCTS

Basic Term	Group Variable Universal Life ¹
Supplemental Term	Personal Accidental Death & Dismemberment
Dependent Term	Supplemental Accidental Death & Dismemberment
Core Buy Up	Dependent Accidental Death & Dismemberment

SUPPLEMENTAL HEALTH PRODUCTS

Disability

Short Term Disability (STD)	Individual Disability Income (IDI)/LTD Integrated Solution ³
Long Term Disability (LTD)	FML Assist ^{SM4}
Voluntary STD ² and Voluntary LTD	

SUPPLEMENTAL HEALTH PRODUCTS (CONTINUED)

Dental

Dental Preferred Provider Organization (PPO) plans⁵

Managed Dental Plans,⁶ including:

- Dental HMO plans in CA, FL, NJ & TX
- Dental Managed Care plans in NY

Vision

Vision Preferred Provider Organization (PPO) plans⁷

FOR MORE INFORMATION, CONTACT YOUR METLIFE SALES REPRESENTATIVE TODAY.

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

1. Available for customers with over 50+ covered employee lives. Group Variable Universal Life insurance [GVUL] issued by Metropolitan Life Insurance Company [MLIC], New York, NY 10166, and distributed by MetLife Investors Distribution Company [MLIDC][member FINRA]. Securities, including variable products, offered through MetLife Securities, Inc. [MSI][member FINRA/SIPC], 1095 Avenue of the Americas, New York, NY 10036. MLIC, MLIDC and MSI are MetLife companies.
2. Voluntary STD not available in states with statutory plans except NY.
3. Individual Disability Income (IDI)/LTD Integrated Solution available to LTD groups, however, not available on Voluntary LTD. Like most disability income insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your MetLife Sales Representative for costs and complete details. For policies issued in New York: these policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all individuals with the applicable policy.

4. Available for customers with a minimum of 50 covered employee lives and insured group Long Term Disability through MetLife.
5. Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.
6. Dental Managed Care plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan 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. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan. In certain states, availability of MetLife's group vision benefits is subject to regulatory approval. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.