

Small Business Multi-Product Advantage



Metlife’s customer-focused solutions make it easy to recommend the right benefits package to fit your client’s needs and budget. When you take advantage of our multi-product offer you can extend savings to your clients while earning additional compensation for yourself.

IT’S A WIN–WIN

SAVINGS FOR SMALL BUSINESS CLIENTS

- 3% off 3 or more:¹
 - 3% off when clients offer three or more new coverages
 - A guaranteed 2nd year rate cap on their new multi-product bundled Dental plan, as applicable

ADDITIONAL COMPENSATION FOR YOU

- Earn an additional one-time payment for each qualifying case sold:
- \$450 for 3 coverages
 - \$600 for 4 coverages
 - \$750 for 5 coverages
 - \$900 for 6 or more coverages

HOW IT WORKS

1. 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"> Dental Voluntary Dental DHMO 	<ul style="list-style-type: none"> Basic Life 	<ul style="list-style-type: none"> Optional Life 	<ul style="list-style-type: none"> Short Term Disability Voluntary Short Term Disability State Disability Plans:² NJ, NY, HI, CA, PR 	<ul style="list-style-type: none"> Long Term Disability Voluntary Long Term Disability 	<ul style="list-style-type: none"> Vision

2. ENSURE EACH CASE MEETS THE CRITERIA REQUIRED TO QUALIFY:

Savings for Small Business Clients	Additional Compensation for You
<ul style="list-style-type: none"> Effective date: 1/1/15 or later 	<ul style="list-style-type: none"> Effective date: 1/1/15 – 12/31/15 Participation: minimum of 10 enrolled employees for each new coverage selected at time of plan effective date
Common Requirements	
<ul style="list-style-type: none"> 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 	

For example: one of your small business clients with 25 eligible employees is interested in offering a mix of MetLife benefits with a 2/1/15 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.

¹ Multi-product discount and 2nd year dental rate cap offers subject to availability; not approved in all states.

² State mandated disability plans not eligible for multi-product discount.

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.

Additional broker compensation payable no later than 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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