MetLife has been a pillar of strength for over 140 years. We are a leader in the financial services industry and our service sets us apart. Our goal is to not only meet your expectations but to exceed them.

### Did You Know?

- Over 90 of the top one hundred FORTUNE 500® Companies trust MetLife to provide the financial tools and protection they need
- MetLife has more than 70 million customers worldwide

### Why MetLife for Workplace Benefits?

MetLife is a leader in offering employee benefit solutions. We can help you design a program that will maximize value to both you and your employees.

MetLife is a market leader in many employee benefit programs, including:

- Ranked #1 in Group Life
- Ranked #1 in Group Dental
- Ranked #3 in Group Disability Income Insurance
- Ranked #1 in Group Auto and Home

We offer industry leading Group Products that provide maximum value to employers.

Our comprehensive Voluntary Products allow employees the opportunity to take advantage of benefits that matter most to them.
Employee Benefit Offerings
Group Product Solutions

**MetLife Dental Insurance**
- Preferred Provider Organization (PPO) plans
- Indemnity plans
- Multi-Option features
- Retiree dental plans available
- Voluntary and Employer Funding Options

**MetLife Life Insurance**
- **Term Life** – Basic, Supplemental, and Dependent Life Insurance solutions that serve as the foundational elements of a company’s benefit offering and the building blocks of an employee’s financial plan
- **Special Risk** – Accidental Death and Dismemberment (AD&D) and Business Travel Accident (BTA) Insurance provide benefits for covered accidents
- **Permanent Life** Group Variable Universal Life (GVUL) – Life insurance protection combined with a tax-deferred investment option for employees, and Group Universal Life (GUL) life insurance with a fixed savings component
- **Speciality Products** – Retiree Life Funding Solutions, Executive Life Insurance, and Non-qualified Executive Benefits

**MetLife Group Vision Benefits**
- Vision Preferred Provider Organization (PPO) plans, including:
  - Simple copays and allowances on exams and material
  - Ultraviolet coating
  - Polycarbonate (shatter-resistant) lenses for children up to 18 years of age
  - Fixed copays for popular lens options, like Progressive lenses, and Anti-reflective and Scratch-resistant coatings - as well as contact lens fitting and evaluation
- Funding arrangements, including:
  - Voluntary and employer-sponsored options

**MetLife Disability Income Insurance**
- Flexible provisions help control employers’ benefit costs
- Return-to-Work Incentives, where appropriate, such as: Rehabilitation Program Incentive, Family Care Incentive, Work Incentive, and Moving Expense Incentive
- Contributory or non-contributory plans for employers with 10 or more employees

**Voluntary Product Solutions**
*(not available in all states)*

**MetLife Auto & Home®**
Offers a wide range of personal property and casualty products, including auto, home, renter’s, condo, landlord’s rental dwelling, boat, recreational, motorcycle, flood and personal excess liability (“umbrella”) products.

We are the number 1 employer group auto and home provider. The auto and home insurance program is offered to more than 2,300 group accounts and 40 million eligibles.  

**MetLaw® from Hyatt Legal Plans®**
Access to a nationwide network of more than 5,000 participating law firms for advice and consultations for numerous personal legal matters. Fully covered services for the most common matters, such as estate planning documents, credit and debt matters, family law, traffic offenses, real estate matters and identity theft defense.

Hyatt Legal Plans is the nation’s largest provider of group legal plans, serving more than 2 million group legal plan members and dependents.

**MetLife Critical Illness**
Pays a lump-sum benefit in the event that a covered person experiences one of the covered conditions and meets all certificate requirements. The lump-sum benefit can help bridge the financial gap between what medical insurance may pay and additional expenses associated with a critical illness.

Covered conditions include cancer, heart attack, stroke, kidney failure, major organ transplant and coronary artery bypass graft.
Worksite Product Solutions

Metropolitan Life Insurance Company

VPL-Plus (Voluntary Permanent Life)
- Permanent insurance to age 121
- Guaranteed Level Premiums*
- Guaranteed Cash Values
- Guaranteed Paid-Up Life Insurance at age 70 (After 20 years for issue ages 51-70)
- Accelerated Death Benefit up to 92% (Conditions Apply, 84% in IL)

PureLife-Plus (Flexible Premium Life)
(offered through an agreement with Texas Life)
- High Death Benefit
- Accelerated Death Benefit up to 92% (Conditions Apply, 84% in IL)
- Minimal Cash Value
- Guaranteed Death Benefit to age 121
- Refund of Premium for last 10 years when employee surrenders policy if the premiums paid by the employee when the policy was purchased ever increase (Conditions Apply)

Trustmark Insurance Company

MetLife, through our agreement with Trustmark, is pleased to be able to offer these products to you as a valuable addition to your overall benefits program:

LifeEvents Universal Life Insurance (with an accelerated death benefit rider for long-term care)
- Up to 2x death benefit for Long-Term Care
- Benefit restoration
- Streamlined underwriting process
- Automatic guaranteed issue annual increase offer
- Family members can enroll
- Benefit amount to $300,000
- Competitive pricing and 100% portable

Critical Illness/Cancer Insurance
- Lump-sum benefit paid upon first diagnosis of a covered critical illness
- Ability to choose Critical Illness only, Cancer only, or a combination of both
- Benefit amount up to $100,000
- Family coverage available
- Competitive pricing and 100% portable

Disability Income Insurance
- Individual benefit design
- Multiple elimination periods
- Two year maximum benefit duration
- Up to 60% of income replacement protection
- Streamlined underwriting process
- Competitive pricing and 100% portable

Accident Insurance
- Three Hospital Benefit Plan options
- 24-hour and Non-occupational coverage
- Catastrophic Accident and Accidental Death and Loss of Work/Stroke available
- Streamlined underwriting process
- Family coverage
- Competitive pricing and 100% portable

Additional Capabilities

Through strategic relationships with additional service providers, MetLife can offer employee benefit solutions that can supplement your existing plans:
- Core Benefits Communication/Statements
- Dependent Audits
- Employee Health and Wellness Communication
- Employee Health and Wellness Program Design and Implementation
- Financial Education Programs Delivered at the Worksite
  - Topical Seminars
  - Special Needs Planning
Trustmark Insurance Company is not affiliated with MetLife, and their products and services are offered through an unaffiliated arrangement through Enterprise General Insurance Agency (EGA), 300 Davidson Avenue, 1st Fl-East Wing, Somerset, NJ 08873.

FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

1. LIMRA Group Life Sales and Inforce Report, Q4 2011.
2. MetLife is the largest administrator of dental benefit plans among all single commercial carriers. LIMRA 2010 U.S. LIMRA Group Dental Sales and Inforce Report, based on enrolled lives as of Q4 2011.
3. LIMRA Group Disability Sales and Inforce Report, Q4, 2011.

4. MetLife December 2011 Proprietary Group A&H Competitive Intelligence Study conducted by MetLife Marketing Research inforce premiums. Rank is with respect to employer-sponsored programs. MetLife’s property and casualty affiliate, MetLife Auto & Home®, only sells personal lines. MetLife Auto & Home® is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyd’s Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverages, rates and discounts available in most states to those who qualify. Met P&C®, MetCasSTM and MetGen™ are licensed in Minnesota. The companies represented in this document operate independently and are not responsible for each others’ financial obligations.

5. To age 95. In some program designs, if the GVUL or GU L group contract is terminated, employees’ GVUL coverage may also be terminated, even after separation from employment or in retirement.

6. 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.

7. Coverage underwritten by MetLife Auto & Home, a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI. Not available in all states.


9. In some states group legal plans provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and affiliates, Warwick, RI.

10. Based on covered eligibles.

11. Covered conditions vary by state. Please contact MetLife for more information.

12. As long as the necessary premiums are paid. After the guaranteed period, premiums may go down, stay the same or go up.

13. Health and wellness programs provided by Health Fitness, 1700 West 82nd Street, Suite 200, Minneapolis, MN 55431.

Guarantees are subject to product terms, exclusions and limitations and the insurer’s claims-paying ability and financial strength.

Most insurance policies contain exclusions, limitations, reduction of benefits, surrender charges and terms for keeping them in force. Your representative can provide you with costs and complete details.

VPL-Plus is issued and distributed by Metropolitan Life Insurance Company (MLIC), 200 Park Avenue, New York, NY 10166. Policy form number PWLSEVMET-NI-08. Form number M11M36C. See Brochure for details.

PureLife-Plus is issued and distributed by Texas Life Insurance Company, 900 Washington Avenue, Waco, TX 76701. Policy form number PRFNGL-WACO-10. M11M136C 1070(exp01/13). See Brochure for details.

LifeEvents is issued by Trustmark Insurance Company, 400 Field Drive, Lake Forest, IL 60045. Policy form number UL.205.

Critical Illness/Cancer Insurance is issued by Trustmark Insurance Company, 400 Field Drive, Lake Forest, IL 60045. Policy form number CACI-82001.

Disability Income Insurance is issued by Trustmark Insurance Company, 400 Field Drive, Lake Forest, IL 60045. Policy form number DI-902.

Accident Insurance is issued by Trustmark Insurance Company, 400 Field Drive, Lake Forest, IL 60045. Policy form number A-607.

Metropolitan Life Insurance Company (MLIC), 200 Park Avenue, New York, NY 10166. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company (MPCIC) and its affiliates Economy Fire and Casualty Company, Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyd’s Insurance Company of Texas, all with administrative offices in Warwick, RI. Coverage rates and discounts are available in most states to those who qualify. MLIC, MPCIC, Hyatt Legal Plans, and the EGA are MetLife companies. MetLife Resources is a division of Metropolitan Life Insurance Company.