

# Benefit solutions crafted with PEOs in mind

## Get more from your PEO benefits program

Let's collaborate to deliver practical and creative benefits that help attract and retain worksite clients.



## Specialized PEO focus

Controlling costs and having access to a competitive benefits package is a difference maker for your clients. Based on our dedicated PEO focus and years of experience working with PEOs across the country, we understand what makes your PEO unique and have solutions to fit your challenges. Whether through a master contract or a client-sponsored plan, we'll help you design and deliver a benefits offering that meets your objectives – as well as your client companies'.

- **Consultative Approach** — Our knowledgeable team will work with your key decision makers to simplify the administration process. Offering multiple solutions from a single carrier, it helps ensure a smooth experience every step of the way from on-boarding, to implementation and ongoing service.
- **Commitment** — As an active member of several national and state PEO organizations, we're up to speed on the challenges and trends in the industry. Combine that perspective with our experience in working with over 100 PEOs nationwide and our benefits expertise to build a relationship that ensures your benefit strategy evolves with the changing workforce.
- **Communication and Training** — We offer a mix of PEO- focused communication materials and interactive tools that help your client companies and their co-employees make confident decisions. We also offer integrated access to enrollment firms that specialize in helping PEOs drive awareness, engagement and participation.

## The right mix of solutions

Build a comprehensive offering with our broad range of competitively priced group insurance products that client companies may not be able to get without you. A full suite of voluntary options help you meet the diverse needs of your worksites.

### Life Insurance

- Basic Term
- Supplemental Accidental Death & Dismemberment
- Supplemental Term
- Dependent Accidental Death & Dismemberment
- Dependent Term
- Group Variable Universal Life<sup>1</sup>
- Whole Life<sup>2</sup>
- Personal Accidental Death & Dismemberment

### Specialty Products and Services

- Auto and Home<sup>3</sup>
- Expatriate<sup>4</sup>
- Legal Services<sup>5</sup>
- PlanSmart<sup>®6</sup>

### Accident & Health Insurance

- Accident<sup>7</sup>
- Cancer<sup>8</sup>
- Critical Illness<sup>9</sup>
- Hospital Indemnity<sup>7</sup>

### Supplemental Health Benefits

#### Dental

- Dental Preferred Provider Organization (PPO) plans<sup>10</sup>
- Managed Dental Plans,<sup>11</sup> including:
  - Dental HMO plans in CA, FL, NJ & TX
  - Dental Managed Care plans in NY

#### Disability

- Short Term Disability (STD)
- Individual Disability Income (IDI)/LTD
- Integrated Solution<sup>12</sup>
- Long Term Disability (LTD)
- ASO/ATP/Salary Continuance
- Voluntary STD<sup>13</sup> and Voluntary LTD
- Statutory Disability<sup>14</sup>

#### Vision

- Vision Preferred Provider Organization (PPO) plans<sup>15</sup>

Count on MetLife for expert guidance tailored for PEOs.

Contact your broker or MetLife sales representative or visit [MetLifeWorkforce.com/PEO](http://MetLifeWorkforce.com/PEO) for more information.



1. Group Variable Universal Life insurance issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company [member FINRA]. Securities, including variable products, offered through MetLife Securities, Inc. [member FINRA/SIPC], 1095 Avenue of the Americas, New York, NY 10036. All are MetLife companies.
2. Texas Life Whole Life Insurance is available through your MetLife representative and is underwritten by Texas Life Insurance Company, 900 Washington, Waco, Texas. Texas Life is not affiliated with Metropolitan Life Insurance Company or its affiliates. Like most life insurance policies, Texas Life policies contain certain exclusions, limitations, exceptions, reductions of benefits, waiting periods and terms for keeping them in force. Texas Life complies with all state laws regarding marriages, domestic and civil union partnerships, and legally recognized familial relationships. Please contact MetLife for more information.
3. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Economy Preferred Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, P.O. Box 350, Warwick, RI 02887. Coverage, rates, discounts and policy features vary by state and by product, and are available in most states to those who qualify.
4. MetLife expatriate benefits products are underwritten by Delaware American Life Insurance Company, a MetLife affiliate domiciled at 600 North Kind Street, Wilmington, DE 19801, and other affiliates.
5. Group legal plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. Payroll deduction required. 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. For costs and complete details of the coverage, call or write the company.
6. Plansmart® is a comprehensive program that provides employees with access to a range of financial and retirement education resources through workshops and professional-support assistance. MetLife administers the PlanSmart program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart through MetLife.
7. METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policies or their provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.
8. The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Issue Age Insurance (CII) policy. MetLife Cancer Insurance includes only the CoveredConditions of Full Benefit Cancer and Partial Benefit Cancer.
9. METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In New York, availability of MetLife's Issue Age CII product is pending regulatory approval.  
  
MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.
10. Group dental insurance policies featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.
11. 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.
12. 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 Insurance Department. 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.
13. Voluntary STD not available in states with statutory plans except NY.
14. Statutory plans (except for NY) and self-funded programs only available for 500+ lives.
15. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan, Rancho Cordover, CA. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.

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

Like most group insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, limitations, reductions of benefits and terms for keeping them in force. Please contact MetLife for complete details.

**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166

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