

### METLIFE SOLUTIONS DELIVERING REAL IMPACT IN A DYNAMIC WORKPLACE



MetLife's 13th Annual U.S. Employee Benefit Study shows a correlation between the number of benefits offered by an employer and the likelihood that an employee would recommend their employer as a great place to work. At companies where employees are offered no benefits, only 46% would recommend their employer as a great place to work, but at companies where employees are offered 11 or more benefits, this number jumps to 66%, a 20% increase. By offering a more comprehensive suite of benefits, employers can drive both loyalty and engagement. As the economy improves and employee retention is at risk, this is a great way for employers to cultivate a loyal workforce through little to no cost benefit solutions.



### A Broader Range of Benefits Solutions

MetLife offers an unmatched, integrated suite of products that can enhance any existing program. Voluntary products can be mixed and matched to offer a range of options that address common employee concerns around both health and financial security – all with minimal impact on the company's budget.

#### Cast a Wider Safety Net

Many employees are challenged by unexpected health costs that are not covered by their medical plans – especially with the increase in high deductible health plans. In turn, more employers are more closely integrating voluntary options into their overall health benefits strategies. MetLife's Supplemental Health portfolio of benefits can help to provide valuable coverage and narrow gaps in existing coverage. [Learn more: MetLife.com/Voluntary](http://MetLife.com/Voluntary)

-  **Accident insurance**
-  **Critical Illness insurance**
-  **Hospital Indemnity insurance**
-  **Dental insurance**
-  **Disability insurance**
-  **Vision insurance**
-  **Cancer insurance**

#### A Smarter Path to Financial Security

Seventy-three percent of employees said that having insurance/benefits gives them peace of mind for the unexpected.<sup>1</sup> Yet, simply having coverage such as life and/or disability is only one component of financial security. Quality financial education and communication in the workplace are critical to ensuring employees understand and are confident in their coverage. Employees ranked one-on-one in-person meetings and group in-person meetings as the most effective benefits communication resources.<sup>1</sup> Pairing comprehensive life and disability coverage with smart financial education resources is one way that MetLife can help employers nurture a more secure and productive workforce.

-  **Basic and Supplemental Life insurance** — MetLife's Life insurance suite provides employees with essential protection for their families, enabling employees to obtain adequate coverage both today and as their needs evolve in the future. [Visit: MetLife.com/LifeValueAdds](http://MetLife.com/LifeValueAdds)
-  **Short, Long and Individual Disability insurance** — MetLife's comprehensive suite of flexible Disability products and absence management services are designed to address productivity issues and relieve administrative and compliance burdens of employers while protecting perhaps an employee's greatest asset – their ability to earn an income. [For additional information: MetLife.com/DisabilitySolutions](http://MetLife.com/DisabilitySolutions)
-  **PlanSmart® Financial Education Series** — PlanSmart® provides employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations, and event-driven guidance. [Learn more: MetLifePlanSmart.com/Solutions](http://MetLifePlanSmart.com/Solutions)

## Non-Traditional Benefits for the Modern Workplace

Making appealing, non-traditional voluntary options available at the workplace is an effective way for employers to reconcile benefit budget pressures with the need to drive talent acquisition and retention. MetLife can help you go beyond the basics to differentiate your benefits package with a range of easy-to-add options that have broad appeal. **Learn More: [MetLife.com/Voluntary](http://MetLife.com/Voluntary)**



Auto and Home insurance



Legal Services



Pet insurance



Identity Theft Protection

Contact your benefits advisor or MetLife representative to put together the right mix of solutions that meet today's benefits challenges — for your company and your employees.



For more of the latest findings from MetLife's *U.S. Study of Employee Benefits Trends*, visit [BenefitTrends.MetLife.com](http://BenefitTrends.MetLife.com)

<sup>1</sup> MetLife's 13th Annual *U.S. Employee Benefit Trends Study*

### Notes:

**Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements. Heaped-commissions are available on some products.**

**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.**

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. The policies or their provisions may vary or be unavailable in some states. There is a preexisting condition exclusion for hospital sickness benefits, if applicable. There are benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and 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 GPNP12-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Accident and Hospital Indemnity Insurance are pending regulatory approval.

The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Insurance \_CII\_ policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

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 vary by state. There is a preexisting condition exclusion. There is a Benefit Suspension Period between Recurrences. MetLife's Issue Age CII product is guaranteed renewable, but is subject to benefit reductions that begin at age 65. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable 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 GPNP14-CI or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, 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.

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.

Group Variable Universal Life insurance issued by Metropolitan Life Insurance Company, New York, NY 10166, and distributed by MetLife Investors Distribution Company [member FINRA], Irvine, CA 92614. 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.

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.

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, and discounts are available in most states to those who qualify.

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

Pet Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states.

Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2012); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2012). ©2014 Veterinary Pet Insurance Company. These companies are not affiliated with Metropolitan Life Insurance Company or its affiliates.

MetLife Defender services are provided by a third-party not affiliated with MetLife by agreement with MetLife Consumer Services, Inc. MetLife Defender is not insurance. MetLife Defender services are subject to the terms and conditions of the MetLife Defender End User Agreement.

© 2015 METLIFE, INC. L0415421403(exp0616)(All States)  
PEANUTS © 2015 Peanuts Worldwide

# MetLife

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
[www.metlife.com](http://www.metlife.com)