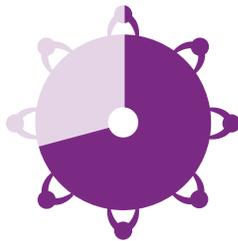


# METLIFE SOLUTIONS

## GUIDANCE FOR A HAPPIER, HEALTHIER, AND MORE LOYAL WORKFORCE



MetLife's 14th Annual U.S. Employee Benefit Trends Study finds that as workers continue to navigate financial uncertainty, they are putting down roots with their employers. Employee loyalty is on the rise, with 45% of employees saying they plan to work for their current employer 12 months from now, compared with 41% in 2014. Employees' financial concerns also continue to grow, with just 44% saying they feel in control of their finances and a decreasing number expecting to see their finances improve in the next year (46% in 2015 vs. 52% in 2014). In turn, workers are looking to their employers to take a more active role when it comes to their well-being. Offering a wide range of benefits supported by a commitment to education, communication, and strategic relationships can help cultivate a happier, healthier, and more loyal workforce.



**71%** of employees consider work to be the foundation of their financial safety nets.

### Expert Guidance with the Right Solutions

MetLife offers an unmatched suite of benefit products and solutions that help you balance cost with employee needs. Our responsive, experienced professionals will collaborate with you, take the time to understand your unique needs, and recommend the right benefits solutions. You'll feel confident you've made the best decision.

#### Filling gaps in health care coverage

As financial concerns rise, employees are looking to their employers for help. In turn, more employers are integrating voluntary options into their overall health benefits strategies. These options can help employees manage unexpected health care costs – especially with increasing cost sharing and more high deductible health plans. MetLife's suite of Health Solutions can help provide valuable coverage and narrow financial gaps in existing coverage.



**44%** Less than half of employees say they are in control of their financial futures.

-  Accident
-  Cancer
-  Critical Illness
-  Hospital Indemnity
-  Dental
-  Vision

## Providing a wider financial safety net

Seventy-four 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. Pairing comprehensive life and disability coverage with a broader selection of voluntary options and financial education is another way MetLife can help employers nurture a more secure, productive, and loyal workforce.



Auto & Home



Disability



Financial Education



Legal Services



Life



Pet

## Engaging employees on their terms

While employees value more benefit options, they, particularly Millennials, struggle to understand the practical usage of many non-medical benefits in their lives. Employers are looking to third parties like enrollment communications firms for a range of administrative and consultative support. Seventy-one percent of employers say that, by working with an enrollment firm, they were able to improve their communications about benefits coverage. MetLife has the expertise and relationships to help employers deliver a simple, effective communication solution that best aligns with their employees' unique needs.



68%

Millennials don't always prefer digital. 68% of Millennial employees value one-on-one consultation with a non-sales benefit expert.



1:1 Consultation (In-Person & Phone)



Mobile App



Website



Printed Materials

For more of the latest findings from MetLife's 14th Annual *U.S. Employee Benefit Trends Study*, visit [BenefitTrends.MetLife.com](https://BenefitTrends.MetLife.com)

**GET EXPERT GUIDANCE FOR CONFIDENT DECISIONS.**

Contact your MetLife representative today.

<sup>1</sup> MetLife's 14th Annual *U.S. Employee Benefit Trends Study*

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The MetLife Cancer Insurance plan is based on the MetLife Critical Illness Issue-age Insurance (CII) policy. MetLife Cancer Insurance includes only the Covered Conditions of Full Benefit Cancer and Partial Benefit Cancer.

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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.

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# MetLife

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