

Solutions Tailored for MMA Members

We've got you covered

As a small business owner, your needs are unique. Finding the right life insurance solution for you and your employees doesn't have to be a challenge.

When it comes to designing a life insurance offering that can help you balance costs and meet your employees' needs, we are committed to helping you succeed.



The Right Products Maximize Value

Our suite of group life products allows you to choose from a range of flexible options to meet your needs, as well as those of your employees.

Term Life

- **Basic:** Employer-paid protection helps meet family income needs in the case of a premature death.
- **Supplemental:** Employee-paid protection helps meet family income needs in the case of a premature death
- **Dependent: Coverage for spouses, domestic partners and eligible children.**

Accidental Death & Dismemberment (AD&D)

Additional benefits payable for losses (life, speech, hearing, sight) resulting from an accident (can be employer-paid, employee-paid, or both).

Simplified service and administration

Your time should be spent focused on your business. From implementation to enrollment and ongoing service, MetLife's team of experienced professionals will be there to ensure your administrative work is minimal and each experience is as easy and seamless as possible.

- Dedicated account team to collaborate with you locally and understand your unique needs
- Single eligibility file with the flexibility to exchange information through various methods

Enhance appreciation, improve productivity

Unique features and services are available with your Life Insurance benefits offering. MetLife AdvantagesSM provides value employees can use today, helping to enhance benefits appreciation and improve productivity.



PLANNING

- Will Preparation^{1,2}



ASSISTING

- Portability³
- Travel Assistance⁴
- Employee Assistance Program
- Conversion available with Basic Life



SUPPORTING

- Grief Counseling⁵
- Funeral Planning Guide
- Estate Resolution Services¹
- Life Settlement Account⁶

Waiver of Premium:

We can help make coordinating benefits easier when your LTD coverage is with another carrier.

Accelerated Benefits Option:⁷

Permits terminally ill employees to receive a portion of their life insurance in advance to minimize the financial burden of medical and other expenses.

Contact your benefits consultant or MMA/MetLife Account Executive, Tracie Brown at 248-743-4630 or email Tbrown9@metlife.com

1. Included with Supplemental Life Insurance. Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
2. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. The WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
3. To the maturity age specified in your certificate.
4. Travel Assistance and Identity Theft Solutions services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
5. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks. US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
6. Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCA, and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs.
7. The Accelerated Benefits Option is subject to state regulation and is intended to qualify for favorable federal income tax treatment, in which case the benefits will be excludable from your income and will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

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Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details.



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