

# Manage Productivity, Protect Employees

## Protection employees can rely on

A disabled employee absent from the workplace can make a big impact on all aspects of your small business. But, it doesn't have to be disruptive. Our focus is on reducing your risk and simplifying the administrative process — all while helping to protect your employees' income and helping them return to work as soon as it's possible.



### Tailored solutions for MMA members drive success

Access to a range of disability solutions makes it easy to design an offering that's right for you and your employees. We have a broad suite of valuable income protection products that employees will value and appreciate, with the appropriate return-to-work support to benefit your business goals.

### Short Term and Long Term Disability:

Provide meaningful financial protection designed to manage financial risk and maximizes workforce productivity.

- Income replacement
- Flexible plan features
- Return-to-work incentives

### Look after your business' well-being

Reduce your administrative burden, mitigate compliance risk and keep you and your employees informed with supportive services

<b>FMLAssist<sup>SM 1</sup></b>	Offers you the freedom to elect to submit all or some of your employees'
<b>Wellness Services</b>	<b>Employee Assistance Program (EAP)<sup>2</sup></b> <ul style="list-style-type: none"> <li>• Confidential counseling and referral services</li> <li>• Assistance with behavioral health, well-being and life issues</li> <li>• Three service-level options that include telephone and face-to-face counseling sessions</li> </ul>

### Simplified service and administration

There's a lot on your plate as a small business owner. Your focus should not be spent on benefit administration. MetLife's team of experienced professionals will be there — from implementation to enrollment and ongoing service — to make sure your administrative workload is minimal.

- 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

**Contact your benefits consultant or MMA/MetLife Account Executive, Tracie Brown at 248-743-4630 or email [Tbrown9@metlife.com](mailto:Tbrown9@metlife.com)**

In collaboration with



1. FMLAssist is available for customers with 50–999 covered employees lives and insured group Long Term Disability, through MetLife.
2. There is a charge for EAP services which must be requested. EAP is available to STD and LTD groups of 10+ covered lives, however not available on VSTD or VLTD. EAP services are provided through an agreement with E4 Health, Inc. E4 Health, Inc. is not an affiliate of MetLife and the services they provide are separate and apart from the insurance and/or services provided by MetLife.

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Like most individual and group disability income insurance policies, MetLife disability policies also have limitations, exclusions, reductions of benefits and term under which the policies may be continued in force or discontinued. For costs and complete details of the coverages, call or write your MetLife Group Insurance Representative.

