

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
- Transition Solutions⁴
- Travel Assistance⁵
- Employee Assistance Program
- Conversion available with Basic Life



SUPPORTING

- Grief Counseling⁶
- Funeral Planning Guide
- Estate Resolution Services¹
- Life Settlement Account⁷

Waiver of Premium:

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

Accelerated Benefits Option:

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 consult or MMA/MetLife representative to learn more at 800-645-2371 extension 2 or 3

1. Included with Supplemental Life Insurance. Will Preparation is offered by Hyatt Legal Plans, Inc., a MetLife company, 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 Service.
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. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, 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 these programs through MetLife.
5. 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.
6. Included with Basic Life Insurance, subject to state and regulatory approval. Grief Counseling and Funeral Assistance services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states. 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 a insureds, their dependents and beneficiaries who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.
7. The Total Control Account (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 TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

metlife.com

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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