

# Maximize your clients' benefits program

Balancing cost concerns with employee needs can be hard for a small business. MetLife's broad range of products and plan designs give you the options you need to recommend the right mix of solutions at the right price for each client. And, with MetLife's Multi-Product Advantage, you also earn additional compensation.



## How it Works

**STEP 1: Sell a dental plan and at least two new coverages from two or more of the different product groups.**

### First: Sell a dental plan...

Dental • Voluntary Dental • DHMO

### Then: Add two or more new coverages from at least two of the following product groups...

Term Life	Basic Life
Voluntary Life	Optional Life
Short Term Disability	Short Term Disability • Voluntary Short Term Disability State Disability Plans (NJ, NY, HI, CA, PR)
Long Term Disability	Long Term Disability • Voluntary Long Term Disability
Vision	Vision

**STEP 2: Verify qualifying criteria and ensure each case has:**

- Dental coverage
- 10-99 eligible lives
- 10 or more lives enrolled in each product
- All coverages sold and implemented at the same time

**STEP 3: Earn an additional one-time payment of 1.5% of the annualized premium for each product sold.<sup>1</sup>**

*(see compensation example on the next page)*

## The Resulting Advantage

1. Your client receives the right mix of benefits to maximize their offering and meet their needs
2. You deliver a guaranteed 6% rate cap on the dental plan upon renewal for a second year<sup>2</sup>
3. You earn additional compensation

## Example<sup>3</sup>

One of your small business clients with 75 eligible employees is interested in offering a mix of MetLife benefits. You recommend the following options:

Product group	Coverage options	Enrolled lives	Qualifies for additional compensation?
Dental	PPO	65	Yes
Term Life	Basic Life	70	Yes
Voluntary Life	Optional Life	9	No (need a minimum of 10 enrollees to qualify)
Short Term Disability	Short Term Disability	45	Yes
Vision	Vision	45	Yes

Here's how the additional compensation would work for this example:

Product group	Premium	Commission	Paid
Dental	\$43,260	1.5%	\$649
Term Life	\$9,375	1.5%	\$141
Voluntary Life	\$2,250	N/A	N/A
Short Term Disability	\$12,000	1.5%	\$180
Vision	\$7,406	1.5%	\$111

<b>Total additional compensation</b>
<b>\$1,081</b>

Maximize your clients' benefits package today. MetLife's dedicated small business sales specialists will collaborate with you to design, quote and implement the right solutions for your clients.

## Put Word & Brown and MetLife's small business experience to work for you.

1. These products are included in payment: Basic Life, Accidental Death and Dismemberment (AD &D) both personal and dependent, Dependent Life, Optional Life (Supplemental Life), Voluntary AD&D both personal and dependent, Optional AD&D, Survivor Income Benefit, Dental, Voluntary Dental, DHMO, Managed Dental Plan, Short Term Disability (STD), Voluntary STD, Mandated State Disability Plan, Long Term Disability (LTD), Voluntary LTD, Voluntary Vision.
2. Florida requires 51-99 eligible lives to qualify for the guaranteed 6% rate cap on the dental plan upon renewal for a second year.
3. MetLife reserves the right to modify or discontinue this program.

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Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claim and network administration services are provided through Vision Service Plan.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation in CA; SafeGuard Health Plans, Inc., a Florida corporation in FL; SafeGuard Health Plans, Inc., a Texas corporation in TX; and MetLife Health Plans, Inc., a Delaware corporation and Metropolitan Life Insurance Company, a New York corporation in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies. "DHMO" is used to refer to product designs that may differ by state of residence of the enrollee, including but not limited to: "Specialized Health Care Service Plans" in California; "Prepaid Limited Health Service Organizations" as described in Chapter 636 of the Florida statutes in Florida; "Single Service Health Maintenance Organizations" in Texas; and "Dental Plan Organizations" as described in the Dental Plan Organization Act in New Jersey."

Excludes business written through PEOs, trust, private or public exchanges or associations where there is one master contract and MetLife does not underwrite at the employer level. MetLife will annualize the premium eligible for payment based upon the generation of the first three bills. Additional broker compensation for customers sold through a General Agent or Third Party Administrator is payable to the Broker only.

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