# Benefits tailored to fit your needs — and budget

Discover how MetLife Simply Smart Bundles make it easier to deliver competitive benefits.



Simple. We're bringing together Dental, Vision, Life, Disability and Legal Services benefits to help you design a bundle that fits your company's needs and helps keep your program competitive.<sup>1</sup>

**Smart.** Exclusive value-adds are part of each MetLife Simply Smart<sup>SM</sup> Bundle to help you — and your employees — make the most out of your benefits.

# Dental rate certainty<sup>2</sup>

Lock in pricing with your choice of a 2-year rate guarantee or a 6%/6% year one and two rate cap.

## Multi-year rate guarantees<sup>2</sup>

Stabilize budget planning with 3-year rate guarantees available for Life, Disability and Vision.

#### Added Life protection

When you include Supplemental Life in your bundle, you can give your employees access to up to \$100,000 in guaranteed issue coverage to meet their individual needs.

## · Add MetLaw®, add value

- Choosing a bundle gives you an option to add our employee-paid legal services plan to your benefits program with no minimum participation requirements.
- Participating employees get convenient, full-service access to local attorneys at a competitive monthly rate.

#### · Simple case set-up

Benefit from web-based implementation featuring pre-populated data, consolidated forms and e-signatures.

#### Employee education

Increase employee engagement and participation with our easy-to-share links to educational video employees will value.

**Local.** Our small business experts mine our data to craft plans that have the coverage and pricing you need to keep your program competitive. You can choose one of our recommended plans or take advantage of flexible options to adjust or match plan designs based on your needs.

## Stay competitive with simpler, smarter benefits.

Ask your benefits advisor about MetLife Simply Smart Bundles for your market.



- 1. MetLife Simply Smart Bundles are available for groups with 10-99 eligible employees.
- 2. For Florida groups with 10 50 eligible employees, only 1-year rate guarantees are available on Dental and Vision plan designs. Florida requires 51-99 eligible lives to qualify for the guaranteed 6% rate cap on the dental plan upon renewal for a second year.

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For additional flexibility, contact your MetLife representative. State and underwriting restrictions apply. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Please contact MetLife for complete details.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans and Family Matters provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island.

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain vision claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. VSP is not affiliated with Metropolitan Life Insurance Company or its affiliates.

