

Maximize your clients' benefits program

Balancing cost concerns with employee needs can be hard for a small business. Our broad range of MetLife 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 the MetLife 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/Dental Managed Care

Second: Add two or more new coverages from at least two of the following product groups:

Term Life	Basic Life • Personal AD&D • Dependent Life
Voluntary Life	Optional Life • Optional AD&D • Dependent Optional AD&D • Dependent Optional Life Voluntary AD&D
Short Term Disability	Short Term Disability • Voluntary Short Term Disability • Buy Up Short Term Disability State Disability Plans (NJ, NY, HI, CA, PR) • New York State Disability Benefits
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.
(See compensation example on the next page.)

The Resulting Advantage

- Your client receives the right mix of benefits to maximize their offering and meet their needs
- You deliver a guaranteed 7% rate cap on the dental plan upon renewal for a second year¹
- You earn additional compensation

Example²

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

**Total additional
compensation
\$1,081**

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

Special Considerations: If you have employees who work in a state with state-mandated disability or paid medical leave benefits ("State Benefits")³, they should carefully consider whether to enroll for this coverage. If employees are eligible for State Benefits, they must apply if required by state law. If permitted, your employees' STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your employees' compensation, the amount of the State Benefit, and other factors, they may only receive the minimum weekly benefit. Your employees should consider, based on their individual circumstances, whether they need additional coverage beyond the State Benefit.

Add Pet Insurance to Your Benefits Program



Offering your employees the opportunity to purchase pet insurance when your organization has a MetLife Group Life, Dental, Vision, Disability, or MetLife Legal Plans product can make your benefits plan more comprehensive. A discount⁴ on pet insurance is available to your employees as a result of their employment with you. MetLife works directly with your employees for enrollment, servicing and billing.

Put the MetLife small business experience to work for you.

1. Florida requires 51-99 eligible lives to qualify for the guaranteed 7% rate cap on the dental plan upon renewal for a second year.
2. MetLife reserves the right to modify or discontinue this program.
3. The Employers Group Discount is not available on policies issued to residents of Tennessee. This 10% discount is only available to individuals who are eligible employees of an entity that has arranged for MetLife Pet to offer pet insurance.
4. These jurisdictions include, but may not be limited to, California, Connecticut, District of Columbia, Hawaii, Massachusetts, New Jersey, New York, Oregon, Puerto Rico, Rhode Island, Washington (and Colorado as of 1/1/24, Maryland, Delaware, and Minnesota as of 1/1/26, and Maine as of 5/1/26).

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Like most group insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, reductions of benefits, 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. Inforce coverages that are issued by Metropolitan Life Insurance Company and are administered or were previously administered by Davis Vision, Inc. or Superior Vision, Inc. are eligible for Supplemental Compensation payment only. New business coverages that are issued by Metropolitan Life Insurance Company and not otherwise payable as policies administered by Davis Vision, Inc. or Superior Vision, Inc. are eligible for qualification and payment.

Dental Managed Care plan/program benefits are provided by Metropolitan Life Insurance Company, a New York corporation in NY. Dental HMO plan/program 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.

Metropolitan General Insurance Company ("MetGen"), a Rhode Island insurance company, headquartered at 700 Quaker Lane, Warwick, RI 02886, is the insurance carrier for this product. Availability across all 50 states is subject to pending regulatory approvals. MetLife Pet Insurance Solutions LLC is the policy administrator authorized by MetGen to offer and administer pet insurance policies. This entity was previously known as PetFirst Healthcare, LLC and in some states continues to operate under that name pending approval of its application for a name change. The entity may operate under an alternate, assumed, and/or fictitious name in certain jurisdictions as approved, including MetLife Pet Insurance Services LLC (New York and Minnesota), MetLife Pet Insurance Solutions Agency LLC (Illinois), and such other alternate, assumed, or fictitious names approved by certain jurisdictions. Application is subject to underwriting review and approval. Like most insurance policies, insurance policies issued by MetGen contain certain deductibles, co-insurance, exclusions, exceptions, reductions, limitations, and terms for keeping them in force. For costs, complete details of coverage and exclusions, and a listing of approved states, please contact MetLife Pet Insurance Solutions LLC.

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.

All premium on qualifying business is counted for qualification purposes. However, if a customer chooses to Opt-out of the Multi-Product Advantage compensation program, no Multi-Product compensation will be paid in relation to that customer's premium.

