

Better Benefits for Michigan Workers: Built for Today's Workforce



MetLife and the Michigan Manufacturers Association (MMA) are enhancing benefits to better support the health, security, and wellbeing of Michigan based employees, today and into the future.

What These Improvements Mean for Your Employees

Market Leading Dental¹ Coverage

Your employees can gain access to dental coverage designed to match or exceed nearly all comparable plans in the market. This helps support preventive care, long term oral health, and confidence in the coverage they rely on.

Stronger Income Protection

With a FICA match on employer paid Short and Long Term Disability², employees can receive greater net benefits if they experience an illness or injury. It's added financial security when it matters most.

Support Beyond the Paycheck

Basic Life insurance³ now includes built in access to counseling, legal and financial guidance, and travel assistance. These resources help employees navigate life's challenges—at work and at home.

Easier Access to Voluntary Life Insurance

Open enrollment allows employees to elect or increase Voluntary Life coverage without medical underwriting, making it simpler to protect what matters most.

Easier Enrollment for Employers and Employees through Employee Navigator

The Michigan Manufacturers Association (MMA) benefits program is now integrated with Employee Navigator, making it easier for employers and employees to enroll in and manage benefits. This streamlined experience simplifies enrollment, improves accuracy, and helps employees confidently select the coverage that's right for them.

These enhancements reflect a continued commitment to Michigan's workforce, delivering benefits that are easier to access, more valuable to employees, and designed to support long term wellbeing and financial confidence.

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1. Like most group benefits programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. You may be financially responsible for copayments, deductibles, or any other amounts in excess of those MetLife is required to pay for covered services as described in your dental certificate and/or policy. Ask your MetLife representative for costs and complete details.

2. Long Term Disability ("LTD") and Short-Term Disability ("STD") coverages are provided under a group insurance policy issued by MetLife. This LTD and STD coverage terminates when employment ceases, when an employee ceases to be an eligible employee, when LTD and STD contributions cease, or upon termination of the group contract. Like most group disability insurance policies, MetLife policies contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Contact your plan administrator for details.

3. Nothing in these materials is intended to be advice for any particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

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