

# 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 Advantages<sup>SM</sup> provides value employees can use today, helping to enhance benefits appreciation and improve productivity.



### PLANNING

- Will Preparation<sup>1,2</sup>



### ASSISTING

- Portability<sup>3</sup>
- Travel Assistance<sup>4</sup>
- Employee Assistance Program
- Conversion available with Basic Life



### SUPPORTING

- Grief Counseling<sup>5</sup>
- Funeral Planning Guide
- Estate Resolution Services<sup>1</sup>
- Life Settlement Account<sup>6</sup>

## Waiver of Premium:

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

## Accelerated Benefits Option:<sup>7</sup>

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 consultant or MMA/MetLife sales representative.

1. [Included with Supplemental Life Insurance.] Will Preparation and Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situated or principally located 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. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/ or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
2. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. 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. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$20,000 must be elected.
4. Travel Assistance 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.
5. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. 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 insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
6. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Account holders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations ([www.NOLHGA.com](http://www.NOLHGA.com) or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
7. You can receive up to 80% of your Life insurance proceeds to a maximum of \$500,000 in the event that you become terminally ill and are diagnosed with less than 12 months to live. This can go a long way toward helping your family meet medical and other related expenses at this difficult time. The Accelerated Benefit Option is also available to spouses insured under Dependent Life insurance plans. [This option is not available for dependent child coverage.] The ABO benefits are intended to qualify for favorable federal tax treatment, in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse, or your family.

Nothing in these materials is intended to be advice for a 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 cots and complete details.

MetLife Group Term Life insurance and AD&D is issued by  
**Metropolitan Life Insurance Company** | 200 Park Avenue | New York, NY 10166  
under Policy Form GPN99/G2130-S.

