

The power of a strong relationship

The right relationships make all the difference

When you work with TBS and MetLife, you get the best of both to help you recommend the right solutions to meet the unique needs of your clients.



Life products

- Basic Term
- Supplemental Term

Supplemental health products

Dental

- Dental Preferred Provider Organization (PPO) plans¹
- Managed Dental Plans,² including:
 - Dental HMO plans in CA, FL, NJ & TX
 - Dental Managed Care plans in NY

Disability

- Short Term Disability (STD)
- Long Term Disability (LTD)

Vision

- Vision Preferred Provider Organization (PPO) plans³

The MetLife and Total Benefit Solutions difference

Together, we make it easy for you to deliver customer-focused solutions, exceptional service and expert guidance every step of the way.

- Broad portfolio of benefits
- Range of flexible plan design options
- Seamless service from implementation through enrollment and ongoing support

Committed to your success

Count on MetLife and Total Benefit Solutions to help you successfully navigate employee benefits. Our experts collaborate with you to design solutions based on years of experience combined with a deep understanding of the latest trends.

Multi-product advantage

Ask about MetLife's multi-product advantage for small businesses. **We make it easy** to offer more choices and earn additional multi-product compensation on top of your regular commissions.

Let's succeed together.

Contact Total Benefit Solutions for more information.

In collaboration with

1. Group dental plan/program benefits featuring the MetLife Preferred Dentist Program are underwritten by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.
2. 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.
3. Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan, Rancho Cordova, CA. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.
4. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. See plan description for details.

[metlife.com](https://www.metlife.com)

Availability of products and features are based on MetLife’s guidelines, group size, underwriting and state requirements.

Nothing in these materials is intended as advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

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