

Broker Quick Start Guide

Work with MetLife to deliver benefits tailored for your small business clients



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Getting started: Your guide to selling small business solutions with MetLife

Building the right solutions to meet the needs – and budgets – of your small business clients is simple when you work with MetLife. This helpful guide provides the basic information and forms you need to get started today.

1

Customer-focused solutions for small business

We offer a suite of benefit products for your clients with 2-99 employees – [MetLife Legal Plans](#), [Dental](#), [Vision](#), [Life](#), and [Disability](#) – all tailored for the needs of small businesses and their employees.

[Learn more about our small business products and services.](#)

2

Expert guidance from small business specialists

In the dynamic, fast-paced small business market, **our responsive, experienced sales specialists are with you at every turn.** They collaborate with you to confidently design, recommend and implement the solutions your clients with 2-99 employees need.

Request a meeting to discuss your next small business quote opportunity by visiting [MetLife.com/SmallBusiness](https://www.MetLife.com/SmallBusiness).

3

A Multi-Product Advantage – for you and your clients

MetLife makes it simple for you to recommend a customer-focused solution that fits your clients' needs and budget. When your clients purchase 3 or more qualifying products, you deliver an exclusive rate cap on Dental¹ and earn additional one-time compensation on top of your regular commission. [Learn more about MetLife's Multi-Product Advantage.](#)

4

Let's work together...

Our [quoting guidelines](#) outline exactly what's needed to request a quote for your next small business benefits opportunity.

Keep our [FAQs](#) handy as a quick reference guide for requesting a quote, getting appointed with MetLife, and signing a commission agreement.

For more information on benefits tailored for your small business clients, visit [MetLife.com/SmallBusiness](https://www.MetLife.com/SmallBusiness)

1

Customer-focused solutions for small business

Deliver the right benefits at the right price

We offer a suite of benefits tailored to the unique needs of groups with 2-99 employees. From routine quotes to complex questions, our dedicated small business team collaborates with you so you can feel confident that you are recommending the best benefit solutions for your clients and their employees.



MetLife Legal Plans

- Provide access to attorneys for wide range of personal legal matters, including estate planning, debt collection, real estate matters, identity theft and more
- Employees have unlimited use of covered legal services with no waiting periods, claim forms, deductibles, or copays to worry about when using a Network Attorney
- Easy to implement and easy for your employees to use



Life

- Full suite of product options including Basic, Supplemental, Core Buy-up, Dependent Term Life as well as AD&D
- Employee resources through our MetLife AdvantagesSM program including Travel Assistance¹, MetLife Infinity^{®2}, Portability³, and more
- In-person services for employees and beneficiaries such as paperwork and filing assistance, will preparation⁴, funeral planning⁵ and grief counseling⁵



Dental

- Wide range of cost-effective plan designs based on latest clinical research and market trends
- Network of more than 470,000 network dentist access points⁶ that includes the local dentists employees want
- In-network savings that exceed the national average by [3.2%]⁷



Vision

- Wide range of plan designs – including \$0 copay options – available in all 50 states
- Simple to use with no in-network claim forms
- Large network of more than [45,000] unique providers practicing at over [110,000] access points



Disability

- Short Term Disability and Long Term Disability,⁸ including employer-paid and employee-paid options
- A standard definition of disability that objectively focuses on the employee's ability to earn an income, helping to satisfy their elimination period
- Evaluation of Return-To-Work potential and consideration of alternatives to safely return your employees to work
- Statutory disability, paid family and medical leaves

MetLife Simply SmartSM Bundles

Simple. Smart. Local. Find out about product bundles built to compete in your local market by visiting [MetLife.com/SimplySmartBundles](https://www.MetLife.com/SimplySmartBundles)

Learn more about our benefits for small business
at [MetLife.com/SmallBusiness](https://www.MetLife.com/SmallBusiness)

2

Expert guidance from small business specialists

Focus on the customer experience

MetLife draws on our years of industry leadership to provide a seamless customer experience – keeping it simple for you and your small business clients.



Dedicated Sales Support

- Experienced small business specialists who are your go-to sales resource for cases with 2-99 employees
- Focused collaboration, helpful recommendations and timely response times that help you succeed in the small business market
- Access to relevant employee benefits research insights, and specialists who work with you to turn these insights into forward-thinking recommendations for your clients



Implementation & Service

- Online implementation tool provides access to all of your group applications – with helpful automatic updates and request notifications
- Enrollment solutions at no additional cost to your clients and the ability to integrate with Third Party Providers
- Pre-populated enrollment forms
- Online employer service portal – MetLink – helps manage enrollment, claims, billing, eligibility and reporting

Insights & Tools

- Explore insights from brokers and employers through our annual Employee Benefit Trends Study: BenefitTrends.MetLife.com
- Get the inside scoop on what's happening in small business benefits with our [Small Business Insights](#)
- Visit our broker site for product information, forms and helpful tools: MetLife.com/Brokers

To speak with a small business specialist, visit MetLife.com/SmallBusiness and complete the Request a Meeting form

3

A Multi-Product Advantage – for you and your clients

Our customer-focused solutions make it easy to recommend the right benefits package to fit each client’s needs and budget. When you take advantage of our Multi-Product Advantage you deliver the right mix of solutions at the right price while earning additional compensation for yourself.

How it works⁸

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

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

Term Life	Basic life
Voluntary Life	Optional Life
Short Term Disability	Short Term Disability • Voluntary Short Term Disability State Disability Plans (NJ, NY, HI, CA, WA, MA, PR)
Long Term Disability	Long Term Disability • Voluntary Long Term Disability
Vision	Vision
MetLife Legal Plans	MetLife Legal Plans

Step 2: Verify qualifying criteria and ensure each case has:

- Dental coverage
- 10-99 eligible lives⁹
- 10 or more lives enrolled in each product
- An effective date of 7/1/16 or later
- 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.

The multi-product advantage

1. Your client receives the right mix of benefits to maximize their offering and meet their needs
2. You deliver a guaranteed 6% rate cap on the dental plan upon renewal for a second year¹⁰
3. You earn additional compensation

[Click here](#) to find out how to benefit from our Multi-Product Advantage

4

Let's work together

Quoting guidelines – for groups of 2-99 employees

To help you get started submitting quote requests for your small business clients, refer to this helpful list of what we need to provide quotes across our small business product suite.

Life/AD&D Insurance

Minimum information MetLife needs to quote:

- Census (including zip codes, gender, age/DOB, occupation, salary and benefit plan design)
- Employer Contribution Percentage
- Current Rates
- Proposed Commission Level (by coverage)

Additional information MetLife would like to receive to assess the risk accurately:

- Renewal Rates
- Rate History
- Current Carrier Booklet/Certificate
- Current Commission Level (by coverage)
- Optional Life and Dependent Life Census (including gender, age/DOB, and benefit amounts or a way to calculate benefit)
- Current and Proposed Disability Provision
- Carrier History

Dental Insurance

Minimum information MetLife needs to quote:

- Census (including zip codes, gender, age/DOB, tier breakdown and plan enrollment if a multiple option scenario)
- Plan Design
- Employer Contribution Percentage
- Current Rates
- Proposed Commission Level (by coverage)

Additional information MetLife would like to receive to assess the risk accurately:

- Renewal Rates
- Rate History
- Current Carrier Booklet/Certificate
- Current Commission Level
- Carrier History
- 2-3 Years of Experience, Including Month By Month

MetLife Legal Plans

- To add MetLife Legal to groups with 10-99 lives, dental must be a new sale or MLP can be sold to an existing dental customer
- The plan must be implemented by Euclid Managers
- The standard rate for MLP is \$24.00
- No minimum participation required
- MLP must be the only legal plan provider
- An employer paid option is available for the same plan design at the rate of \$17.25, dental coverage is not required for this option
- Commission is 10% flat
- This is for small markets or Simply Smart Bundles only

Short Term Disability (STD) Insurance

Minimum information MetLife needs to quote:

- Census (including zip codes, gender, age/DOB, occupation, salary, work state, benefit amounts or a way to calculate)
- Funding Arrangement
- Plan Design
- Employer Contribution Percentage
- Current Rate
- Copy of Recent Bill if a Core Buy-Up Plan
- Proposed Commission Level

Additional information MetLife would like to receive to assess the risk accurately:

- Renewal Rates
- Rate History
- Current Carrier Booklet/Certificate
- Current Commission Level
- Carrier History
- Class

Long Term Disability (LTD) Insurance

Minimum information MetLife needs to quote:

- Census (including zip codes, gender, age/DOB, occupation, salary, benefit amounts or a way to calculate)
- Plan Design
- Employer Contribution Percentage
- Current Rate
- Copy of Most Recent Bill if Core Buy-Up Plan
- Proposed Commission Level

Additional information MetLife would like to receive to assess the risk accurately:

- Renewal Rates
- Rate History
- Current Carrier Booklet/Certificate
- Current Commission Level
- Carrier History
- Class

4

Let's work together

Frequently asked questions

Working with a new provider often comes with questions on how to begin. Here are answers to some frequently asked questions to help you get started.

Q. How do I become appointed as a broker with MetLife?

If you're interested in selling MetLife group products, you must first be appointed with MetLife. Please complete and submit the Appointment Form (along with a copy of your state license) and Disclosure, which authorizes MetLife to perform a background check. If you are an independent agent, please contact your general agent or broker for the appropriate appointment forms.

Forms

- [Appointment Form \(pdf\)](#)

Submission Instructions

Please send completed form(s) to:

MetLife Corporate Licensing & Registration
500 Schoolhouse Road
Johnstown, PA 15904
Phone: (888) 645-4408
Email: CLR_Institutional@metlife.com
Fax: (908) 552-2444

Q. What do I need to submit a quote?

Our *Quoting Guidelines for Groups of 2-99 Employees*, included in our Broker Quick Start Guide, provides a list by product of the information needed to initiate a quote.

Q. Where do I go to learn about compensation?

Compensation paid by MetLife to brokers may include base compensation, supplemental compensation, service fees, and other compensation authorized by the customer.

To learn more about specific types of compensation, please visit: MetLife.com/BrokerCompensation.

Forms

- [Standard Commission Agreement – for cases with fewer than 1000 employees](#)
- [Non-Standard Commission Agreement](#)
- [Single Case Commission Agreement](#)
- [Direct Deposit Authorization Form](#)
- [Request for Assignment of Commissions Form](#)

Submission Instructions

Please send completed form(s) to:

MetLife Institutional Business – Broker Operations
PO Box 30160
Tampa FL 33630-3160
Fax: 1-800-556-9430

Visit MetLife.com/Brokers for more information on working with MetLife

Q. How do I make a broker change request?

When an existing MetLife customer wishes to change their broker of record designation, the request must be submitted in writing by the Customer. The Broker of Record Change Request Template may be used as a guide for the customer. It is acceptable for the original request from the customer to be forwarded by a broker.

Forms

- [Broker of Record Change Request Template](#)

Submission Instructions

Please send the customer letter, the producer's broker code or Social Security number, and your brokerage's broker code or Tax Identification Number to MetLife by:

Email: broker_change@metlife.com OR

Fax: 1-800-556-9430 OR

Traditional Mail:

MetLife Sales Compensation Administration Organization
PO Box 30160
Tampa, FL 33630-3160

MetLife.com/Brokers

Q. Where do I find other forms and information I might need?

Please visit MetLife.com/Brokers to:

- Review Information on Products and Services
- Find Insights and Tools
- Access Broker Form Library
- Locate an Office Near You

For more information on benefits tailored for your small business clients, visit MetLife.com/SmallBusiness

1. Travel Assistance services are offered and 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.
2. MetLife Infinity is offered by MetLife Corporate Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.
3. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000 must be elected.
4. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York sitused 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.
5. Services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Grief Counseling Services are available in all states but New York. 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. In New York, Beneficiary Grief Counseling services are available only to beneficiaries of MetLife group Life Insurance programs. 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. MetLife PDP Plus data as of January 2020.
7. Dental Actuarial Analytics, Dental PPO Network Study, 2018 edition.
8. Long Term Disability available for 10-99 lives.
9. MetLife reserves the right to modify or discontinue this program.
10. Florida requires 51-99 eligible lives to qualify for the guaranteed 6% rate cap on the dental plan upon renewal for a second year.

metlife.com

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

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

Vision insurance is issued by Metropolitan Life Insurance Company, New York, NY. Certain 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.

Like most group life insurance policies, MetLife insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

