

MetLife



BROKER QUICK START GUIDE

Start working with MetLife for brighter ideas in small business benefits

GETTING STARTED: YOUR GUIDE TO SELLING SMALL BUSINESS SOLUTIONS FROM METLIFE

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

1

Customer-focused solutions for small business

For your clients with 2 – 99 employees, MetLife offers a suite of benefit products — **Life, Dental, Disability, and Vision** — all tailored for small businesses and the protection needs of their employees. [Learn more about our small business products and services.](#)

2

Expert guidance from small business specialists

In the dynamic, fast-paced world of small business, our **responsive, experienced sales specialists are with you at every turn.** They make it easy to confidently design, recommend and implement the solutions your clients with 2 to 99 employees need. To request a meeting to discuss your next small business quote opportunity, visit [MetLife.com/SmallBusiness](https://www.MetLife.com/SmallBusiness).

3

A multi-product advantage — for you and your clients

MetLife makes it easy for you to recommend a customer-focused solution to your clients that fits both their budget and needs. With our multi-product offer, you can extend savings to your clients for while earning additional compensation when multiple benefit products are selected. [Learn more about the qualifications for 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 for a quick reference on how to request a quote, get appointed with MetLife, and sign a commission agreement.

**For more information and brighter ideas
in small business benefits, visit [MetLife.com/SmallBusiness](https://www.MetLife.com/SmallBusiness).**





1

Customer-focused solutions for small business

Deliver Simple & Affordable Employee Benefits Options for Your Clients with 2-99 Employees

A SMALL BUSINESS BENEFITS FOCUS

MetLife offers a suite of benefit products tailored to the unique needs of groups with 2-99 employees. From routine quotes to complex questions, our experienced small business professionals collaborate with you so you can feel confident that you are recommending the best benefit solutions for your clients and their employees.

Life

- Variable options including Basic Life (employer-paid) and Supplemental Life (employee buy-up)
- Simplified underwriting and enrollment process
- 95% of claims paid in 5 days¹

Dental

- Research-based plan designs, including DHMO options
- ACA-compliant plans with pediatric dental benefit coverage²
- Differentiated network selection standards; effective discounts and negotiated fees with 220,000 access points³

Vision

- Wide range of plan designs – including \$0 copay options – available in all 50 states⁴
- Average enrollee savings of 60% on vision wear and services⁵
- Large network of more than 55,000 high-quality, lower-cost private practices and retailers⁶

Disability

- Short Term Disability and Long Term Disability, including employer-paid and employee buy-up options
- Standard definition of disability objectively focuses on the employee's ability to earn an income, allowing them to satisfy their elimination period while disabled, working and unable to earn 80% or more of their predisability earnings
- Disability Claim Specialists (averaging 7+ years' experience) and Expert Resources (averaging over 15 years' experience) focus on delivering service excellence

Multi-Product Solutions⁷

- 3% discount on 3 or more products
- Additional broker compensation

[continued >](#)



2

Expert guidance from small business specialists

FOCUS ON THE CUSTOMER EXPERIENCE

MetLife continues to be easier to do business with by drawing on our years of industry leadership to provide a seamless customer experience – for you and your small business clients.

Consultative Resources

- MetLife provides access to relevant employee benefits research insights to support you in delivering solutions to your small business clients, including practical and creative ways to optimize benefits while managing costs.

Implementation & Service

- MetLife-led 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 for managing enrollment, claims, billing, eligibility and reporting (MetLink.com)

Dedicated Sales Support

- Experienced small business Sales Specialists who specialize in groups with fewer than 50 employees
- Day-to-day contact providing focused attention for quote requests and other related inquiries

Insights & Tools

- Visit our broker site for product information, forms and helpful tools: [MetLife.com/Brokers](https://www.MetLife.com/Brokers)
- Explore insights from brokers and employers through our annual Benefit Trends Study: [BenefitTrends.MetLife.com](https://www.BenefitTrends.MetLife.com)
- Understanding Health Care Reform: [MetLife.com/Reform](https://www.MetLife.com/Reform)

3

A multi-product advantage — for you and your clients

MetLife’s customer-focused solutions make it easy to recommend the right benefits package to fit your client’s needs and budget. When you take advantage of our multi-product offering you can extend savings to your clients while earning additional compensation for yourself.

IT’S A WIN-WIN

Savings for Small Business Clients	Additional Compensation for You
3% off 3 or more: ⁸ <ul style="list-style-type: none"> • 3% off when clients offer three or more new coverages • A guaranteed 2nd year rate cap on their new multi-product bundled Dental plan, as applicable 	Earn an additional one-time payment for each qualifying case sold: <ul style="list-style-type: none"> • \$450 for 3 coverages • \$600 for 4 coverages • \$750 for 5 coverages • \$900 for 6 or more coverages

HOW IT WORKS

1. CHOOSE AT LEAST ONE COVERAGE FROM THREE OR MORE OF THE SIX DIFFERENT PRODUCT GROUPS BELOW:

Dental	Term Life	Voluntary Life	Short Term Disability	Long Term Disability	Vision
<ul style="list-style-type: none"> • Dental • Voluntary Dental • DHMO 	<ul style="list-style-type: none"> • Basic Life 	<ul style="list-style-type: none"> • Optional Life 	<ul style="list-style-type: none"> • Short Term Disability • Voluntary Short Term Disability • State Disability Plans:⁹ NJ, NY, HI, CA, PR 	<ul style="list-style-type: none"> • Long Term Disability • Voluntary Long Term Disability 	<ul style="list-style-type: none"> • Vision

2. ENSURE EACH CASE MEETS THE CRITERIA REQUIRED TO QUALIFY:

Savings for Small Business Clients	Additional Compensation for You
<ul style="list-style-type: none"> • Effective date: 1/1/15 or later 	<ul style="list-style-type: none"> • Effective date: 1/1/15 – 12/31/15 • Participation: minimum of 10 enrolled employees for each new coverage selected at time of plan effective date
Common Requirements	
<ul style="list-style-type: none"> • Eligible lives: 10-99 • Benefits Selection: client offers at least one new coverage from three or more product groups as defined below • Common Effective Dates: all coverages are sold and implemented at the same time 	

For example: one of your small business clients with 25 eligible employees is interested in offering a mix of MetLife benefits with a 2/1/15 effective date. You recommend the following options:

Product Group	Coverages Sold	Enrolled Lives	Qualifies for Customer Savings?	Qualifies for Broker Compensation?
Dental	PPO	12	Yes, the client is offering one new coverage from at least three product groups.	Yes
Term Life	Basic Life	25		Yes
Voluntary Life	Optional Life	9		No, need at least 10 enrollees
Vision	Vision	15		Yes



The Result:

1. Your client saves 3% on all coverages and enjoys a guaranteed 2nd year rate cap on their Dental plan
2. You earn an additional \$450

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.

Additional broker compensation payable no later than completion of program and receipt of at least one month of paid premium for all qualifying coverages.

Additional broker compensation for customers sold through a General Agent or Third Party Administrator is payable to the Broker only.



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 MetLife needs to provide quotes across our small business product suite.

LIFE/AD&D INSURANCE

Minimum information MetLife needs to quote:

- Census (including gender, age/DOB 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:

- Census Including Salary
- 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, 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

SHORT TERM DISABILITY (STD) INSURANCE

Minimum information MetLife needs to quote:

- Census (including gender, age/DOB, salary and benefit or a way to calculate benefit)
- 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

LONG TERM DISABILITY (LTD) INSURANCE

Minimum information MetLife needs to quote:

- Census (including gender, age/DOB, occupations, 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

4

Let's work together

Frequently Asked Questions

Working with a new provider often comes with questions on how to begin. To help you get started, we have provided answers to the most Frequently Asked Questions on working with MetLife.

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 Package, 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](https://www.metlife.com/BrokerCompensation)

Forms

- [Standard Commission Agreement – for Local Market \(Cases with fewer than 1000 employees\)](#)
- [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](https://www.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](https://www.metlife.com/brokers)

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

Please visit [MetLife.com/Brokers](https://www.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
and brighter ideas in small business benefits,
visit [MetLife.com/SmallBusiness](https://www.metlife.com/SmallBusiness).

continued >

ENDNOTES

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, limitations, reductions of benefits and terms for keeping them in force. Please contact MetLife for complete details.

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

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan. In certain states, availability of MetLife's group vision benefits is subject to regulatory approval.

¹MetLife Performance Standards — Claims Results

²MetLife can offer ACA compliant plans in approximately 20 filed states

³MetLife data, May 2013

⁴Filing status pending in Florida for groups with less than 50 lives.

⁵Actual savings by enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered.

⁶12th Annual MetLife *Study of Employee Benefits Trends*

⁷Multi-product discount offer subject to availability; not approved in all states.

⁸Multi-product discount and 2nd year dental rate cap offers subject to availability; not approved in all states.

⁹State mandated disability plans not eligible for multi-product discount.

The MetLife logo consists of the word "MetLife" in a bold, blue, sans-serif font. The "M" and "L" are significantly larger than the other letters, and the "i" has a dot. The "e" is also a standard size. The logo is positioned in the bottom right corner of the page.

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