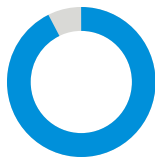


One small business partner. A world of opportunity.

You deserve a trusted carrier partner that is easy to do business with. MetLife's new offering brings you a suite of best in class benefits built for small businesses combined with an enhanced servicing experience.



What you can expect from an industry leader in small business solutions:



90%+

Cases implemented
in <7 business days



95%+

Response rate
within 1 business day



A broad set of cost-effective benefit solutions

- A wide range of industry-leading benefits, designed for small businesses
- Even more coverage with Accident, Critical Illness-Attained Age, and Hospital Indemnity for groups with 10–99 employees⁴
- Easy-to-understand bundles with savings and discounts¹
- Bundles include extended rate guarantees that lock in pricing for 2 years¹
- Customized bundles with Dental + one or more of our small business benefits¹
- Discounts (up to 5%) for employers on Dental, Life, Disability and Vision premiums¹



Designed for the ease of doing business

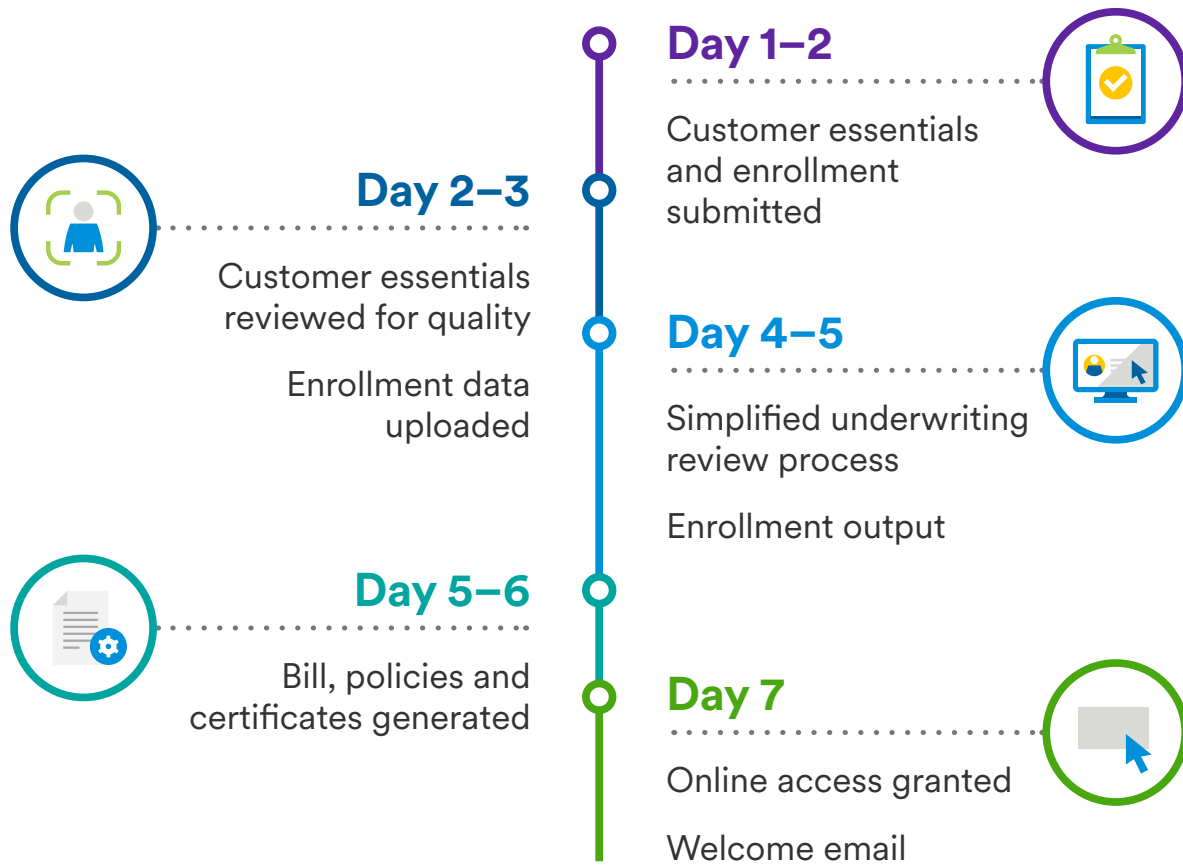
- Case implementation to claim ready in less than 7 days^{*}
- A team of SBS Consultants supporting all your administrative needs for an end-to-end service experience
- New self-service portal with 24/7 online access to view claims, pay your bill, and make eligibility changes/updates



A group benefits leader you can count on

- Expertise and guidance from a global leader in non-medical group benefits
- Peace of mind from our legacy of financial stability and dependability, trusted by 35K+ small business² customers
- Experienced track record in Accident & Health, covering more than 5 million employees³

Claims ready in less than 7 days*:



Experience our new small business portfolio and unlock a world of opportunity.
Talk to your MetLife Representative Today.

*All days are business days and begin once case is received in good order. This is a non-peak season view, timing may be extended during peak business.

1. Subject to regulatory approval. Not available in all states.
2. Businesses under 500 lives.
3. Based on MetLife internal analysis.
4. METLIFE'S ACCIDENT (AX), HOSPITAL INDEMNITY (HI) AND CRITICAL ILLNESS (CII) INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES. The policies are not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical, and medical expenses, and do not provide reimbursement for such expenses. Certain states may require the insured to have medical coverage to enroll in these policies. Like most group accident and health insurance policies, MetLife's AX, HI and CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. The policies may be subject to a Benefit Reduction Due to Age provision. For HI and AX, prior hospital confinement may be required to receive certain benefits, and there may be a pre-existing condition exclusion for hospital sickness benefits, if applicable. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. For CII, there may be a pre-existing condition exclusion, and a Benefit Suspension Period between recurrences of the same Covered Condition or occurrences of different Covered Conditions. MetLife offers CII on both an Attained Age basis, where rates will increase when a Covered Person reaches a new age band, and an Issue Age basis, where rates will not increase due to age. Rates are subject to change. MetLife reserves the right to raise premium rates for Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to MetLife's AX, HI and CII products can be found in the applicable Disclosure Statements or Outlines of Coverage/Disclosure Documents available at time of enrollment. For complete details of coverage and availability: for AX and HI, please refer to the group policy form GPNP12-AX, GPNP13-HI, GPNP16-HI or GPNP12-AX-PASG; and for CII, please refer to the group policy form GPNP07-CI, GPNP09-CI, GPNP10-CI,

