

MetLife



Online Service Solutions *Simplifying Benefits Management Every Step of the Way*

Websites Make Benefits Management Easier

MetLife delivers a superior service experience through our ongoing commitment to technology and innovative online solutions. From the enrollment process to claims submission, MetLife Online Service Solutions help make every step of the benefits administration process easier. We've created easy-to-use, comprehensive websites for everyone involved in the benefits process. These convenient and powerful Online Service Solutions help take the work out of benefits management for all users—offering cutting-edge technology, useful content and powerful tools that help optimize MetLife benefit plan(s).

MetLink® Streamlines Administration for Benefits Managers

More than 39,000 group customers, and 13,000 brokers and consultants, have access to MetLink.

Source: MetLife data as of year-end 2010.

MetLink, our website for employers, brokers and consultants, simplifies benefits administration—from enrollment and eligibility to billing and claims—making it easier for benefits managers to get more done in less time, so they have more time to focus on other business matters.

In 2010, MetLink users conducted nearly 10 million transactions online.

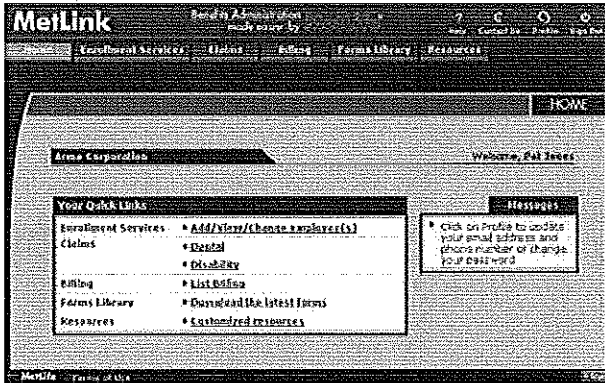
Source: MetLife data as of year-end 2010.

Whether a company has 500 employees or 25,000, a single office or multiple satellite locations, MetLink delivers the tools employers need to manage their MetLife and affiliates benefits information in **one convenient, centralized location**. MetLink enables benefits managers to view their employee benefits information and perform real-time¹ transactions through a single, secure interface, designed exclusively for their needs. With MetLink, they can:

- **Quickly and securely upload and transfer their eligibility file to MetLife**, check the status of transmission and view past uploads.²
- **Add, change or view employee or dependent enrollment and eligibility information**—so there's no need to call or fax changes to MetLife.
- **Download a detailed list of covered employees by coverage dates, type, amount and status.**³
- **Check their employees' Statement of Health status at their convenience.**
- **Submit and check the status of claims and payment details**, and receive e-mail confirmations and notifications on their submissions if they register for our e-mail option.
- **Create invoices and pay bills**, using our self-billing process or easy e-Pay option; make adjustments; and view account 12-months of billing history.
- **Run reports on demand or set up automatic recurring reports.** This valuable tool can help employers understand how their employees use benefits, evaluate the effectiveness of their benefits

programs, and better manage workplace productivity and absence management.

To access the MetLink demo of our enrollment and claim/inquiry tool, send an e-mail message to MetLink@Metlife.com to request a user ID and password.



MetLink's *Quick Links* menu enables benefits managers to quickly view their most frequently used options, such as enrollment, claims status or report generation—and makes navigating through MetLink fast.

MyBenefits Helps Employees Take Control of Their Benefits

MyBenefits is used by more than 45,000 employer groups and more than 5.1 million registered users.

Source: MetLife data as of year-end 2010.

MyBenefits, our website for employees, provides the tools employees need to manage many of their MetLife and affiliate benefits on their own, reducing the workload on benefits administrators. Real-time benefits information gives employees the answers they need, when they need them, to help make more informed decisions and get the most out of their MetLife benefits plans.

With MyBenefits, employees can view their personalized benefits information, at their convenience; apply and enroll online for certain benefits; and take advantage of other self-service capabilities, as well as value-added decision-making tools—day or night, from work or home.

MyBenefits helps employees make better benefits decisions by giving them the tools to understand their

benefits better. Research shows that when employees understand their benefits, they'll value them and feel more satisfied and loyal to their company. With MyBenefits, employees can:

- **View their personalized information through their home page dashboard view and perform certain transactions online:**
 - Review a summary of their elected coverage(s) and learn about options.
 - Enroll, modify or update certain coverage(s).
 - Check the status of claims or file a new claim.
 - Review their Statement of Health (SOH) or change beneficiaries.
 - Locate a dentist participating in MetLife's Preferred Dentist Program.
 - Get quotes for certain products or services.

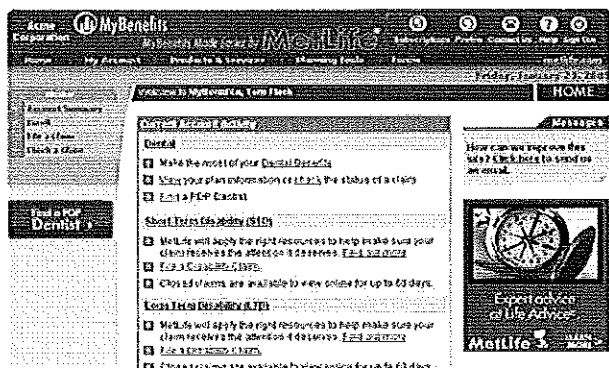
97% of employees say that using MyBenefits gave them an understanding of their benefits.

Sources: MyBenefits Satisfaction Study, Q3 2010; MetLife data as of year-end 2010.

- **Access robust educational content and tools to help them make more informed benefits decisions**, such as MetLife's Life Advice & Life Event content; Life and Disability Insurance and Retirement Income Calculators; and our Dental Procedure Tool.⁴
- **Use additional features to help them easily manage their benefits:**
 - Conveniently locate many forms they will need via our forms library.
 - Receive messages from their employer and MetLife communicating important information about their benefits.
 - Opt to receive e-mail notifications on claims and other important benefits information.
 - Contact a MetLife benefits specialist.
- **Quickly register and navigate through the site:** Employees can register for MyBenefits in minutes, and the navigational menu makes it easy for them to find information fast.

- Log on easily, thanks to our flexible, seamless and secure integration: MetLife can integrate MyBenefits into the employer's internal systems through our Trusted Authentication process, which eliminates the need for employees to enter an additional ID and password. We can also integrate MyBenefits into any third-party administrator site or set it up as a standalone site. MetLife uses an encryption program to ensure maximum protection of employee data—you can trust that MyBenefits is safe and secure.

To take a tour of MyBenefits, visit www.whymetlife.com.



The home page displays detailed account information, such as type of dental plan, last claim processed, amount of insurance selected, in one convenient location.

MetDental.com Simplifies Transactions for Dental Providers

MetDental, our website for dental providers, helps improve dental office efficiencies—and promotes better dental care—by enabling dentists to quickly answer questions about eligibility, plan design, pretreatment estimates and status of claims, so they have more time to devote to treating patients. MetDental:

- Reduces time and expenses associated with office tasks, enabling dentists to verify eligibility and plan design, and submit claims online, and receive payments quickly through Electronic Funds Transfers (EFTs).

More than 99,000 dental offices are registered on MetDental.

Source: MetLife data as of year-end 2010.

- Promotes better dentist-patient relationships by making interaction with MetLife more efficient.
- Fosters better, safer environments for patient care by providing dentists with access to current news, trends, tips and continuing education information, helping them to stay abreast of current industry issues.



With MetDental, providers can see if a patient is eligible for benefits and view plan details, reducing calls to the Human Resources Department.

Recognition From Industry Leaders—High Satisfaction Among Our Customers, Participants and Providers

We're proud that our Online Service Solutions have been recognized by leading industry organizations for excellence in technical innovation, customer service and benefits management, claims optimization, content and ease of use, among other awards.⁵ What makes us even more proud? MetLife's expertise, commitment to technical innovation, quality service and best-in-class online solutions enable our customers and their employees to manage their MetLife group benefits programs with ease; providing a superior, end-to-end user experience.

MetLink:⁶

- 91% of MetLife group customers and brokers are satisfied with their MetLink billing experience, and 95% are satisfied with their enrollment experience.
- 95% of MetLife group customers and brokers are satisfied with MetLink overall, and 94% would recommend the site to a peer.

MyBenefits:⁷

- 91% of employees prefer using MyBenefits to contacting HR.
- 88% of employees are satisfied with MyBenefits, and 96% would recommend the site to a friend.

MetDental:⁸

- 98% of MetLife dental providers are satisfied with MetDental.
- 98% of MetLife dental providers find MetDental easy to use, and 100% are satisfied with the clarity of information provided.

¹ Transactions are in real-time except when the systems are undergoing scheduled or unscheduled maintenance or interruptions.

² Secure File Transfer for groups with more than 3,000 employees. Note: MetLife online capabilities may vary by product and may not be available to all customers. Consult with your MetLife sales representative for more details.

³ Applies to groups with under 2,000 lives.

⁴ Available on MyBenefits via a quick link to Go2Dental, the new Dental Fee Procedure Tool helps dental participants understand the in-network and out-of-network fees for dental procedures, but does not provide the benefit payment information used by MetLife when processing claims.

⁵ Awards include: 2006-07 Internet Advertising Competition Award for MyBenefits Retirement Lifelong Income Site; 2005 Webby Award for MetLink www.webbyaward.com; 2005 Web Marketing Association Standard of Excellence Awards for MyBenefits and MetLink; 2004 A.M. Best Co. Fusion Award for MetLink; and 2004 CMP BTO Excellence Award for MetDental.

⁶ MetLink Satisfaction Study, Q1 2010, based on responses from those who participated in and responded to the survey.

⁷ MyBenefits Satisfaction Study, Q3 2010, based on responses from those who participated in and responded to the survey.

⁸ Dental Satisfaction Study, Q4 2010, based on responses from those who participated in and responded to the survey.




Help Meet the Diverse Financial Needs of Your Employees

Financial Education & Guidance

Recent research shows that today's employees are looking to the workplace for financial advice and guidance—in fact, 73% of employees are very interested in their employer providing programs to help them make decisions about their financial needs, but only 38% of employers report that providing broad-based financial/retirement education programs is a very important benefits strategy.¹

MetLife can help employers meet the diverse financial needs of employees, reduce administrative burden and increase the appreciation of the benefits you offer with our PlanSmart® Financial Education Series. The program is offered at no cost to the employer or their employees.

What is PlanSmart®?

PlanSmart® enables employers to provide employees with access to a range of financial and retirement education resources through on-site workshops, with optional personal consultations and decision-support assistance. By combining a solid educational foundation with the ability to address their specific individual goals, employees can take concrete action toward meeting their financial objectives.

From planning for retirement to caring for someone with special needs, PlanSmart® offers a wealth of relevant, objective financial information. The program is available nationwide to help ensure all employees benefit from the same resources through a consistent message no matter where they are located. Working with a dedicated MetLife team, employers can customize the program with the workshops and

decision-support assistance programs that best meet the diverse needs of their employees.

Value for the Employer

- Objective, comprehensive education that meets diverse needs of your employees
- Consistent, national program with local representation
- Offer services that help your employees take action toward achieving their financial goals
- Turnkey program that does not add to your workload

Value for Employees

- Financial and retirement education resources conveniently offered at the workplace
- Local professionals available for optional personal consultation
- Holistic approach helps connect workplace benefits with their overall financial plan

Financial Education Workshops

Our series of workshops are all conveniently located at the workplace to make it easy for employees to attend. The practical and straightforward information provided in each workshop is designed to help employees better understand their financial issues and enable them to make informed financial decisions. If employees determine they need more guidance for their situations, they have the option to meet personally with a financial professional to discuss their specific circumstances and individual goals.

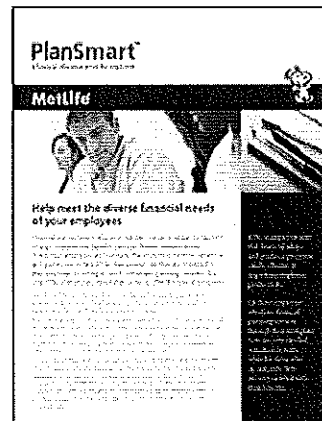
- **Start with a Foundation—retirewise®**
MetLife's retirewise program offers comprehensive retirement education for all employees—regardless of age. This four-part program can play a fundamental role in your employees' basic financial and retirement planning. A broad spectrum of retirement issues are covered in these two-hour modules, including budgeting, investment principles, social security and estate planning.
- **Continue to Build—Topical Workshops**
One-hour workshops that cover relevant topics identified to generate high interest among employees of varying ages. These workshops fall into three main categories: You and Your Family, Money and Investing, and Preparing for Retirement.
- **Special Needs Planning**— While the education we provide in our workshops is relevant to all of your employees, some employees may require more specialized planning assistance. For employees who have dependents or family members with special needs, we offer workshops to help them understand the legal and financial complexities of special needs planning. They can learn how to ensure lifetime care and future quality of life for their dependents or family members with special needs.

Decision-Support Assistance

Employees faced with significant life changes may need education and guidance to help review their financial situations and make decisions. Whether it is a change of employment status or the death of a loved one, MetLife has financial professionals who can help employees through these situations².

- **Transition Solutions**
When employees' benefits change, they have important, time-sensitive decisions to make about their life insurance coverage. Financial professionals can provide employees with personal assistance to help them make informed choices. In addition to the one-on-one support, MetLife may also provide a written notification to employees. Using employer provided data, a standardized packet can be mailed to the employees, notifying them in writing of their right to exercise their group portability and conversion options.

- **Delivering The Promise®**
This valuable support program offers our Group Life beneficiaries personalized assistance from highly qualified Delivering The Promise Specialists specifically trained to help beneficiaries sort through the details and serious questions about their claims and financial needs.



Leverage Our Local Professionals

The information employees get is only as good as the person delivering it. Our financial professionals are all locally based and provide employees with objective information designed to help aid their decision-making process as well as their transition into retirement. Because they are local resources, employees can conveniently meet with them over time to discuss their specific situations and financial concerns with your employees' overall financial needs.

Our Turnkey Implementation Makes It Easy

Your Program Director will be your single point of contact and will mobilize a team of professionals to make implementation easy for you every step of the way. They will work with you to understand your company culture and to incorporate your benefits plan information into our financial education and decision-support assistance programs, helping to ensure that it meets your business objectives and the diverse needs of your employees.

By selecting various workshops throughout the year, you can take advantage of times when certain financial decisions are more relevant.

Why MetLife?

With more than 140 years of industry experience, MetLife is highly qualified to help employees with their financial and retirement planning needs. Our extensive experience in both group and retail products and services helps us design the right program to meet employees' needs.

¹ MetLife's 9th Annual Study of Employee Benefits Trends, 2011.

² Representative in the Transition Solutions and Delivering The Promise Programs are Financial Services Representatives of MetLife or New England Financial, a MetLife company.

MetLife and its affiliates do not provide tax or legal advice. Please consult your own tax and legal advisors for such guidance.

Metropolitan Life Insurance Company (MLIC), New York, NY 10166. Securities products offered through MetLife Securities, Inc. (MSI) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. New England Financial is the registered mark for New England Life Insurance Company (NELICO), 501 Boylston Street, Boston, MA 02116. Securities products offered through New England Securities Corp. (NES) (member FINRA/SIPC), 1095 Avenue of the Americas, New York, NY 10036. MLIC, MSI, NELICO and NES are MetLife companies.

INTERMEDIARY AND PRODUCER COMPENSATION NOTICE

MetLife enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third-party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such Products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of Products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your Products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your Products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan, the amount payable as supplemental compensation may range from 0% to 7% of premium. The supplemental compensation percentage may be based on: (1) the number of Products sold through your Intermediary during a prior one-year period; (2) the amount of premium or fees with respect to Products sold through your Intermediary during a prior one-year period; (3) the persistency percentage of Products inforce through your Intermediary during a prior one-year period; (4) a fixed percentage of the premium for Products as set by MetLife. The supplemental compensation percentage will be set by MetLife prior to the beginning of each calendar year and it may not be changed until the following calendar year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 7% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our Products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your Products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., consulting or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Web site at www.metlife.com/brokercompensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your MetLife sales representative. Compensation paid to your MetLife sales representative is for participating in the sale, servicing, and/or renewal of Products, and the compensation paid may vary based on a number of factors including the type of Product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your MetLife sales representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your MetLife sales representative or calling (866) 796-1800.




Resources to Help Employees Through All Life Stages

Helping to Ease Employees' Financial Burden

Research shows that an **increasing number of employees are assuming more of the financial burden** for healthcare, retirement, and the long-term care needs of family members, adding to what seems an ever growing list of life's financial responsibilities. Changes in traditional employer and government offered programs have many employees realizing the need to learn more about what options are available and act on their responsibility to **create their own personal financial safety nets**.

Concerns about financial security have many **employees seeking and welcoming advice and guidance from their employers** when making benefits decisions and other financial preparations. According to the 8th Annual MetLife Study of Employee Benefits Trends in 2010, employees are increasingly interested in professional advice through the workplace regarding:

- Their benefits
- Their retirement savings
- Their overall financial situation

The Solution

The MetLife Mature Market Institute[®], is a MetLife information, and advice organization dedicated to understanding the very real issues of life and providing insights into how to manage for the IFs in Life. Staffed by researchers, gerontologists, and communications professionals, the MMI works in close association with national partners to create and maintain the MetLife consumer education and advice materials known as **Life Advice**.

This award-winning program offers employers a means to provide insurance, financial and life transition educational information **at no additional cost** to their organizations or to employees.

Only available from MetLife, these materials **support individuals through life's opportunities and challenges**—the expected and the unexpected—**with impartial, educational information, advice, resources, and tools**.

Available both online and in print, Life Advice offers objective and unbiased information suited to a variety of circumstances and life stages. Each topic is supported by recognized subject matter experts and regularly reviewed and updated to include the most current trends.

Right for Employers

Life Advice enables employers to **simply and easily answer employees' call for insurance, financial, and life transitions education information**:

- **Shows concern for employees' personal interests and financial security**, and may help to increase employee morale, motivation and engagement.
- **Complements existing benefits programs** at no added cost and with little added work
- **Can be seamlessly integrated** into annual benefits fairs, added to hiring materials, featured in internal communications, and linking websites.

Right for Employees

Life Advice provides a wealth of easy-to-access, no-cost information, advice, resources, and tools to meet the diverse needs and requirements of employees, no matter what life stage they are in:

- **Guides** -- Address important and often difficult topics from “Caregiving” to “Leaving a Legacy” in straight-forward and objective manner, so that readers can understand the options and trade-offs that they may need to make as they face and where to go if they need additional resources or information.
 - **Question and Answer Brochures (FAQs)** – Provide information around a specific life events and financial products in a question and answer format – These brochures provide more details around specific situations and products that are introduced or referred to in the guides.
 - **Tips and Tools** – These short, easy-to-use, materials include tip sheets and consumer worksheets that help simplify the steps people need to take to put their plans into action and to assure they stay on track.
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Life Advice Materials Address a Range of Topics on the Following Themes:

- **Finances**
 - Personal Finances
 - Retirement Planning
 - Work and Benefits
- **Health**
 - Caregiving
 - Navigating the Healthcare System
 - Protecting Your Health
- **Relationships**
 - Family and Friends
 - Generations
 - Legacy
 - Loss of a Loved One
- **Home**
 - Housing Choices
 - Protecting Your Possessions