

Your employee benefits program represents a significant investment for your company, and offering a robust yet cost-effective one can be a challenge. Life insurance is a fundamental component of your existing program and an important piece of your employees' financial safety net. MetLife can help maximize your program's value and help ensure that your employees get more from the life insurance benefits you already offer.

Helping your employees build financial security

Today, 70% of employees buy their life insurance coverage through the workplace¹ —but the majority of them are still underinsured and struggling to take the right steps that will adequately protect their families and loved ones. While you would like to help your employees by giving them all the attention and information they need, sometimes it's just not possible.

Enhancing benefits without enhancing your burden

MetLife's EnrollSmartSM is a complete turnkey Supplemental Life insurance enrollment program offering an outstanding array of unique services, with minimal work from you — and minimal or no cost to your company.

The program's personal and engaging approach allows you to provide the opportunity and resources your employees need to make informed benefit decisions.

EnrollSmart offers a smart, practical solution that will help you increase both the visibility and the value of your life insurance program through effective employee communications.

Studies show that companies that effectively communicate their benefits program report higher employee satisfaction and increased loyalty to their employer.

- 71% of employees who feel their benefits are communicated effectively are satisfied with them¹
- 69% of those employees also state that their benefits are an important reason for staying with their company¹

Benefit from our experience

Having developed hundreds of programs for our group customers over the last several years, MetLife brings expertise that can benefit companies just like yours. We'll collaborate with you to leverage our best practices for enrollment and communications through a proven approach that includes off-cycle enrollment, a simplified underwriting process and personalized employee communications.

We bring an unmatched perspective to your benefit opportunities and challenges. With over 140 years of experience in the insurance industry, MetLife can help you optimize your benefits program, with a dedicated team committed to helping you achieve your business goals.

¹ 6th Annual MetLife Employee Benefits Trends Study, 2008.

A program as unique as you and your employees

Phase 1: Analyze and Design

MetLife will provide you with a comprehensive analysis of your Supplemental Life insurance plan to help you understand participation and coverage trends, gaps and opportunities. We will also compare your plan with those of your industry peers to provide an additional benchmark. This analysis and our experience, along with your input, will lay the foundation for a strategic enrollment program that's customized for you.

Phase 2: Develop and Execute

You'll have a dedicated team of MetLife marketing professionals working on your behalf to deliver a highly targeted, customized enrollment campaign. Our engaging education materials, new online decision-support tools and simple enrollment process provide a streamlined and effective communications program.

The best results are achieved when we work together. MetLife can handle enrollment, Statement of Health and Beneficiary Designation form processing. We will also print and mail employee communication materials at no cost to you. All that is needed from you is minimal time and resources, including providing your employee eligibility information and reviewing communications materials.

Phase 3: Evaluate and Plan

Upon completion of the enrollment period, MetLife will provide a detailed analysis of the results. We will also give you suggestions and ongoing support to help ensure that you continue to get the most value out of your life insurance plan.

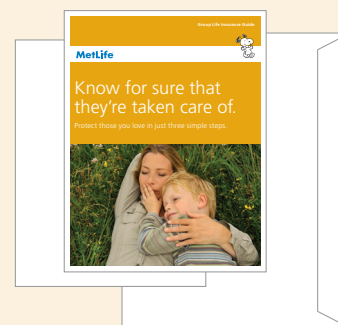
Analyze your employee utilization levels.²

		Sample Company Participation Heat Map (Percent Participating)						
		AGE						
		<25	25-29	30-34	35-39	40-44	45-49	50-54
SALARY	<\$20,000	22.2%	0.0%	0.0%	0.0%	12.5%	16.7%	0.0%
	\$20,000-\$29,999	20.8%	34.3%	37.6%	38.9%	34.4%	36.4%	37.8%
	\$30,000-\$39,999	13.5%	22.6%	34.2%	41.4%	38.0%	44.4%	40.4%
	\$40,000-\$49,999	17.9%	21.5%	33.0%	38.6%	41.3%	47.9%	39.0%
	\$50,000-\$59,999	0.0%	28.0%	48.3%	54.9%	58.2%	57.7%	60.7%
	\$60,000-\$69,999		27.2%	50.3%	54.0%	58.7%	59.3%	61.2%
	\$70,000-\$79,999		43.5%	44.1%	52.3%	56.7%	59.5%	65.3%
	\$80,000-\$89,999		33.3%	36.7%	52.8%	65.0%	59.5%	58.8%
	\$90,000-\$99,999	0	40.8%	57.3%	59.0%	59.6%	59.6%	66.2%
	\$100,000-\$149,999	0	59.1%	52.6%	63.6%	62.3%	65.7%	
\$150,000+		33.3%	43.8%	64.7%	56.5%	57.1%		
Total	17.1%	26.2%	38.6%	45.7%	47.3%	50.4%	48.3%	
Total Eligible	340	1,335	1,911	2,315	2,670	2,666	2,611	

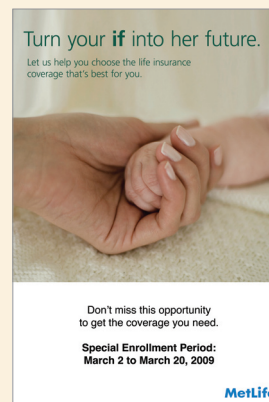
Our multi-touch communication approach has proven to double the number of employees taking action.³



Announcement postcard and e-mail



Enrollment kit with a letter, plan overview and brochure



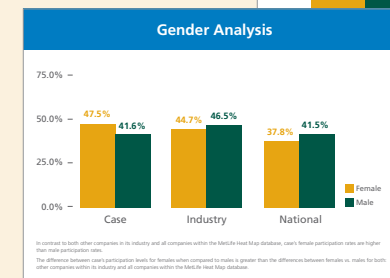
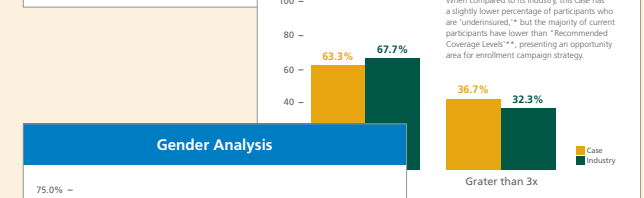
Workplace poster



Life-stage-based online calculator

Review campaign results.

Analysis of Supplemental Coverage Elections				
63.3% of Supplemental Life Participants are Underinsured*				
Coverage level	Coverage level	Percent of total participants	Average age	Average salary
1X	2,064	27.4%	46.2	\$54,332
2X	1,602	21.2%	46.2	\$56,690
3X	1,104	14.6%	46.0	\$61,119
4X	1,530	20.3%	43.0	\$60,541
5X & Greater	1,241	16.5%	46.1	\$59,205
OVERALL	7,541	100.0%	45.6	\$57,000
Non Participants	Count	Percent of total eligible employees		
	9,894	56.7%		



² MetLife heat map analysis.

³ MetLife marketing data.

For more information, contact your insurance broker,
benefits consultant or MetLife representative today.

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.

Benefits for the **if in life**SM

MetLife