

Sourcewell: MetLife Response to RFP #051623

Carrier: MetLife

Eligible Employers: 10 – 999 eligible employees situated in the United States are eligible for the pricing program offered below.
1,000+ employees will be quoted following standard underwriting practices.

Pricing Offer: For employer groups that have been in force with their current carrier for 24-months of great, MetLife will agree to match current plan designs, contingent on MetLife filed and approved contract provisions, with pricing per the following:

Line of Coverage	Details		
Short Term Disability	10-999 Eligible Lives - 10% reduction to renewal		
Voluntary STD	Match renewal age banded rates		
Long Term Disability	10-999 Eligible Lives - 10% reduction to renewal		
Voluntary LTD	Match renewal age banded rates		
Dental	10-999 Eligible Lives - 10% reduction to renewal		
Vision	10-999 Eligible Lives - 10% reduction to renewal		
Basic Life/AD&D	10-999 Eligible Lives - 10% reduction to renewal		
Supp Life/AD&D	10-999 Eligible Lives - 10% reduction to renewal, subject to IRS Table 1 minimum		
Accident, Critical Illness, Hospital Indemnity, MetLife Legal, and Aura ID Theft	<p>Standard plans and pricing are available based on administrative capabilities, group size, and situs state.</p> <p>As of January 1, 2024, these products are available to employers with 100+ eligible employees.</p>		
MetLife Pet	<p>MetLife Pet insurance program is available to:</p> <ul style="list-style-type: none"> -Customers with 10-99 employees with one (1) additional line of coverage -Customers with 100+ employees, available on a stand alone basis 		
MetLife Legal	Legal Options for groups with less than 1,000 employees		Employee Paid Rates
	<i>*Slipsheet Pricing*</i>		
	Legal Plan (ML4) base plan		\$18.00
	Legal Plan (ML4) + 20 Hours Divorce		\$19.50
	Legal Plan (ML4) + Plus Parents/Grandparents Coverage		\$23.00
	Legal Plan (ML4) + Caregiving		\$18.75
	Legal Plan (ML4) + Tax Preparation & Filing		\$19.25
	* MetLife reserves the right to Decline To Quote (DTQ), and otherwise not offer coverage, on a group-by-group basis		
	** MetLife reserves the right to require group level experience on any group, for any line of coverage, starting at 200 eligible lives.		

Eligible States: MetLife's offer is available in all 50 states, in accordance with each state's product and pricing guidelines.

Canadian Employers: The pricing program does not currently apply to customers in Canada. MetLife has a partnership product available to offer Ancillary coverage to Canadian employers with 10+ eligible employees.

Effective Dates: MetLife's program offer to Sourcewell is for insurance effective dates of January 1, 2024. Current employers as well as new employers to Sourcewell are eligible for this offer.

Rate Guarantees:

- Dental: 12-month Rate Guarantee with a 6% renewal rate cap in year two.
- Vision: 24-month Rate Guarantee
- Short Term Disability: 24-month rate guarantee
- Life and LTD: 24-month rate guarantee
 - A 36-month rate guarantee is offered if two (2) or more voluntary worksite products are implemented at the same time as the disability and life plan.

Compensation:

Base Compensation:

- Dental/Vision: Will match current commission levels up to Flat 10%
- Life/Disability: Will match current commission levels up to Flat 15%
- Group Legal and Aura ID Theft: Flat 20%
- Pet Insurance: Flat 10% for groups with 100+ eligible employees

Implementation/Enrollment Credit:

For groups with 100+ eligible employees, there may be a one-time credit available to the Employer to assist in the transition and marketing of MetLife employee paid products.

Additional compensation and/or fees may be considered with MetLife review of services provided and subject to regulatory requirements.

Eligibility Requirements:

- Groups must meet a monthly premium minimum of \$100.
- Dental: Self funded and DHMO Dental excluded from pricing program.
 - Solutions available from MetLife following standard underwriting process.
- Vision: Materials Only plans are not eligible nor available
- Retiree coverage excluded from pricing program
 - Retiree coverage for Life, Dental and Vision is available with underwriting review
- W2 employees only. 1099, Leased or Contracted Employees excluded
- Excluded Industries apply:
 - Agriculture, Forestry and Fishing: SIC 0111- 0971
 - Mining: SIC 1011-1499
 - Construction Special Trade Contractors: 1700-1709; 1790-1799
 - Tobacco Products: SIC 2111-2141
 - Lumber and Wood Products, Except Furniture: SIC 2411-2499

- Leather and Leather Products: SIC 3111-3199
- Abrasive Asbestos & Miscellaneous: SIC 3291-3299
- Screw Machine Products, And Bolts, Nuts, Screws, Rivets, And Washers: SIC 3451-3452
- Ordnance And Accessories, Except Vehicles & Guided Missiles: SIC 3482-3489
- Ship And Boat Building & Repairing: SIC 3731-3732
- Railroad Transportation: SIC 4011-4099
- Public Warehousing & Storage: SIC 4221-4226
- United States Postal Service: SIC 4311
- Sanitary Services: SIC 4952-4959
- Miscellaneous Durable Goods; SIC 5091-5099
- Tobacco and Tobacco Products: SIC 5194
- Miscellaneous Retail: 5999
- Liquor Stores: 5921
- Detective, Guard, and Armored Car Services: SIC 7381
- Automobile Parking: SIC 7521
- Carwashes: SIC 7542
- Private Households: SIC 8811
- Doctor Groups 80xx
- Lawyer Groups 8111



We Succeed Together

MetLife believes we are here to serve you and your workforce. We believe we must embrace the culture and philosophy of our customer in every aspect of our interactions. To do that, we must execute first and foremost with empathy and care for Sourcewell, its customers and their families. Following empathy, we must then execute all aspects of plan administration with expertise, accuracy, and excellence. The below outlines elements that we view as vital to a successful program, founded in our understanding of Sourcewell and your customers.

A streamlined, compassionate solution for you

The Committed Partner You Can Trust

- Building a more sustainable world has been the nature of our business for more than **150 years** and we remain committed to being there for our customers, protecting their future and helping people and families thrive
- Since its founding in 1976, **MetLife Foundation has contributed over \$900 million** to strengthen communities
- MetLife is the leading provider of Group Life Insurance benefits, providing products and services to **96 Of the top 100 FORTUNE 500 companies**, and over 85% of all FORTUNE 500 companies. Half of the top 100 companies have a Group Life product with MetLife
- We serve over 32,000 Group Life customers, insuring more than participants
- Our unmatched breadth of products and services will enable Sourcewell to put together the right coverage combination for your customers
- As a market leader in the **Public Sector**, we provide benefit programs to over **3,800** school districts and municipalities and cover **13 Million** members across the country
- Full-team model includes Sales, Service, Underwriting, Billing, and Implementation all under one dedicated unit enabling complete control to assign the right level of resources

A relationship dedicated to helping you get the most of your dental plan**Leverage our Expertise**

- As the **largest commercial dental carrier** in the country today, we will provide both you and your employees with a high value dental benefits program
- You'll have access to a team of experts that work together from pre-sale through day-to-day service to ensure your total satisfaction for many years to come. 92% satisfaction rate for PDP participants
- Our modernized dental plan benefits are based upon the latest clinical protocols and market demands
- Through our educational tools, resources and value-added services, we help employees manage both their dental health and costs and help them make more informed decisions and enhance patient satisfaction

Access to a large quality dental networks and great savings**Expect More**

- Your employees will have access to our quality network of over **535,000 participating dentist** access points
- Gain peace of mind as a result of our rigorous credentialing standards; all treatment patterns are analyzed via data analytics
- See significant savings with our competitive pricing, multi-year stability and subsidies
- Enjoy deep discounts due to negotiating power (**Fees are typically 35 - 50% lower** than average charges in the same community)

Innovation & Technology growing with you**Benefit from Our Growth**

- Continual enhancement of our offerings as the leader in life and disability
- **Dedicated \$350M investment** in our disability capabilities
- **Significant \$100M investment** in digital servicing capabilities
- Enhancements to make the lives of employees easier:
 - Automation that will drive faster claim decisions
 - Support for effective identification and management of claims with return to health potential
 - Mobile app and texting for added convenience and ease of communication
 - Award-winning technology to improve participant and beneficiary service experience

Powerful Protection, Superior Service: Best in class Experience**Keep Life Easy**

- **More than 60 years in disability**
- We offer a streamlined, compassionate and comprehensive disability solution
- Solutions designed to provide the right information and account management service to eliminate administrative burdens and simplify the process
- Our solution is customized to meet your needs and incorporates a deep understanding of your employee benefit offerings as well as a focus on your company culture
- Empower employees with MetLife AdvantagesSM such as will preparation, funeral discounts and planning services, estate resolution services, grief counseling, beneficiary claim assistance, transition solutions, travel assistance, and more

Helping people stay positive, focused and engaged

Experts to Help Keep People Emotionally Healthy

- Proactive clinical engagement
- Diagnostic specific strategies, e.g., opioid abuse
- Mandatory behavioral specialist engagement
- Specialist driven expertise
- Clinician to Employee video chat support
- Ongoing care assessments
- EAP and wellness connections
- Vocational counseling

Dental | L0320002182[exp0321][All States]

- MetLife is the largest commercial dental carrier in the country today, with over 20M covered individuals
- Gain access to a growing, high quality dental network that delivers real savings, with over 520,000 network access points as of January 2021
- Deep dental discounts due to negotiating power (fees are typically 30-45% lower than average charges in same community)
- Modernized dental plan benefits based upon the latest clinical protocols and market demands
- Our rigorous dentist provider selection and credentialing process means a stable, high quality network for employees
- Through our educational tools, resources and value-added services, we help employees manage both their dental health and costs and help them make more informed decisions and enhance patient satisfaction
- Among the highest dental in-network utilization levels (6.5% higher than industry average)
- MetLife processes over 32,000,000 dental claims per year
- Dental claims are processed and paid quickly and accurately with over 71% of all claims processed in one day, and 97% of claims processed within ten business days
- 96% of dental participants are satisfied with their claims experience
- MetLife provides dental benefit plans to 47 of Fortune 100 employer groups
- Our individual dental program, MetLife TakeAlong DentalSM, is the perfect complement to group dental benefits programs, helping deliver the right mix of solutions for a growing mobile workforce
- Our DHMO / Manage Care plans provide comprehensive coverage, aligning with the MetLife PPO Plans

Vision | L0420003002[exp0421][All States][DC, GU, MP, PR, VI]

- With MetLife vision, achieve savings and proper care through smart plan design, convenient access to quality providers, and an exceptional benefits experience
- More than 110,000 nationwide vision provider access points, including 45K+ unique providers and over 31,500 locations
- Large selection of popular retail chains, including 35 of the top 50 US optical retailers
- 84% of our vision network providers offer extended hours morning, evening or weekend
- 87% in-network utilization based on total number of vision services
- Our vision plan designs are guided by research and market trends – delivering maximum value and opportunity for savings
- With MetLife Vision, you'll find in-network features that may not be standard in other plans, such as polycarbonate lenses for children, UV coating, and fixed copays for popular lens enhancements
- Access to Eyeconic – an in-network online eyewear store where employees can “try on” frames virtually, see instant savings, and shop without worry with free shipping and returns
- Fixed copays for a broad range of lens enhancements, including well-known brands and current technologies
- Rate savings when vision is offered with other MetLife products
- A comprehensive suite of supplemental vision benefit options to meet unique employee needs

Disability & Absence | L0520003611[exp0322][All States][DC, GU, MP, PR, VI], L0620005192[exp0821][All States][DC, GU, MP, PR, VI]

- MetLife's powerful blend of passionate people and advanced technology helps deliver streamlined, responsive care for all work leaves, to help employers maintain the wellbeing and productivity of their workforce
- With more than 60 years of disability experience and 22 years of leave administration, MetLife has over 24.7K group disability customers with over 8.3M people supported
- We have experience in employer sponsored disability programs with \$2.3 billion of premium and equivalents in force
- Capacity and scale to service approximately 10,000 STD and approximately 13,000 LTD customers with more than 8.5 million employees
- Knowledge and expertise that comes from managing over 560,000 claims and leaves in any given year
- Continuous investment in the enhancement of our claim management systems to improve claim management accuracy, enhance productivity and ensure compliance
- We assist employees through the entire Disability claim process, with Claims Specialists that leverage the right resources at the right time to ensure timely and appropriate claim decisions and return to health

Employee Assistance Program (EAP) | L0620005192[exp0821][All States][DC, GU, MP, PR, VI]

- Offering a quality Employee Assistance Program (EAP) can help make sure employees are at their best so that your business runs at its best
- We recognize that providing an EAP (through an arrangement with LifeWorks US, Inc.) to employees can help alleviate cost and productivity issues
- An EAP is a confidential counseling and referral service that assists employees and their immediate family members with behavioral health, well-being and life issues
- Offering a quality Employee Assistance Program (EAP) can help promote employee attraction/retention, help increase workplace productivity, and enhance cost savings through early intervention and prevention of disabilities
- Our EAP is available to employees face-to-face, via telephone or via the Internet, and is accessible 24 hours a day, seven days a week
- Our EAP can assist with relationship and marital/family issues, stress, depression and anxiety, as well as managing daily life issues, and provides health and wellness programs for employees

Life Insurance | L0520003763[exp0522][All States][DC, GU, MP, PR, VI], L0520004397[exp0522][All States]

- When you partner with MetLife, you can count on the expertise of an industry leader. With more than 150 years of experience, we have the financial strength and stability to fulfill our promises today and over time.
- MetLife is the #1 Group Life carrier based on total premium and in force coverage
- MetLife is the leading provider of Group Life Insurance benefits, providing products and services to 96 of the top 100 FORTUNE 500 companies, and over 85% of all FORTUNE 500 companies. Half of the top 100 companies have a Group Life product with MetLife
- We serve over 32,000 Group Life customers, insuring more than participants
- Broad range of life insurance solutions that meet individual needs, including Basic Life, Supplemental Life, GVUL/GUL, and AD&D
- Empower employees with MetLife AdvantagesSM such as will preparation, funeral discounts and planning services, estate resolution services, grief counseling, beneficiary claim assistance, transition solutions, travel assistance, and more

Accident & Health Suite | L0920007722[exp0521][All States][DC, GU, MP, PR, VI]

- More than 2M employees, and 80+ of the Fortune 500 organizations, have our Accident & Health products
- Accident & Health Insurance payments are made directly to the covered employee, and are paid regardless of what is covered by medical insurance
- \$300M+ in A&H claims paid to-date
- 100K+ A&H claims reviewed
- #1 in Critical Illness sales
- Average turnaround time for an A&H claim decision is within 3 days
- No age restrictions for employees/spouses and no waiting periods for A&H products
- Flexibility to tailor A&H plans and choose benefit amounts
- Our Accident & Health products provide employees with added financial protection and peace of mind without increasing benefits costs, by supplementing existing medical coverage and assisting with out-of-pocket expenses

Pet Insurance | L0720005600[exp0721][All States][DC, GU, MP, PR, VI]

- Over 85 million U.S families own a pet, and the numbers continue to climb, meaning a high percentage of employees are likely to come home to a beloved cat or dog after they leave work for the day
- Easy for employers to set up Pet Insurance with payroll deduction
- Quick 3-step Pet Insurance enrollment and hassle-free claims experience with most claims processed within 10 days
- Pet Insurance policyholders get a portion of their deductible decreased if they go claim-free in a policy year
- Experienced team of caring and passionate pet advocates serving pet parents and their communities for 15 years
- Pet insurance gives employees the assurance they can care for their pets, which helps them stay engaged and productive at work
- Flexible Pet Insurance product offering with straightforward pricing and options, customizable limits, and deductible savings

MetLife Legal Plans | L0220001750[exp0721][All States][DC, GU, MP, PR, VI]

- MetLife Legal Plans provides access to professional services that include a national network of more than 18K attorneys who meet established selection criteria, and have an average of 25 years of experience
- With MetLife Legal Plans, you can have a team of top attorneys ready to help employees take care of life's planned and unplanned legal events
- Legal services cover the most frequently needed personal legal matters such as debt and identity theft, home and real estate, estate planning, family and personal, civil lawsuits, elder care issues, and traffic and vehicle issues

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- **Overall relationship owner – serves as a consultative business partner**
 - Strong expertise and book of business in Educator Market
 - Drives new revenue opportunities for broker partners
 - Develops detailed, creative solutions for clients' needs
 - Primarily responsible for new business / renewals
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