MetLife

Chamber Solutions: Groups <200 Eligible Lives

Rates are valid for effective dates 07/01/2024 - 12/31/2024
Rates are guaranteed from July 1, 2024 – June 30, 2025

Dental Rates by Zip Code		Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7	Region 8	Region 9	Region 10
100/90/50/50 2000 90th with 1500 Child Ortho	Employee Only	$33.60	$37.62	$41.75	$46.04	$50.28	$54.33	$59.61	$65.31	$73.01	$81.82
	Employee + Spouse	$66.81	$74.75	$83.01	$91.51	$99.95	$108.02	$118.56	$129.89	$145.23	$162.70
	Employee + Child(ren)	$80.46	$87.15	$96.32	$105.64	$117.26	$124.78	$136.84	$148.41	$161.49	$180.98
	Employee + Family	$122.36	$133.46	$147.69	$162.13	$179.34	$191.55	$210.07	$228.38	$250.11	$280.22
100/80/50/50 1500 90th with 1000 Child Ortho	Employee Only	$30.27	$33.72	$37.39	$41.14	$44.92	$48.49	$53.14	$58.15	$64.86	$72.60
	Employee + Spouse	$60.27	$67.17	$74.38	$81.91	$89.45	$96.54	$105.83	$115.84	$129.24	$144.59
	Employee + Child(ren)	$70.53	$76.79	$84.87	$92.99	$102.65	$109.61	$120.06	$130.48	$142.84	$159.85
	Employee + Family	$107.99	$118.20	$130.67	$143.38	$157.89	$168.99	$185.15	$201.59	$221.68	$248.01
100/80/50 1500 90th	Employee Only	$30.48	$33.86	$37.53	$41.27	$45.09	$48.63	$53.29	$58.28	$64.94	$72.67
	Employee + Spouse	$60.69	$67.46	$74.66	$82.18	$89.78	$96.81	$106.10	$116.09	$129.40	$144.74
	Employee + Child(ren)	$64.85	$72.23	$80.12	$87.92	$95.82	$103.36	$113.20	$123.88	$138.23	$154.62
	Employee + Family	$101.44	$112.93	$125.14	$137.47	$149.91	$161.71	$177.14	$193.85	$216.28	$241.90
100/70/40 1000 90th	Employee Only	$25.94	$28.69	$31.58	$34.77	$37.99	$40.89	$44.76	$48.85	$54.27	$60.61
	Employee + Spouse	$51.62	$57.08	$62.86	$69.17	$75.60	$81.36	$89.11	$97.21	$108.05	$120.58
	Employee + Child(ren)	$57.27	$63.43	$69.97	$76.83	$83.74	$90.11	$98.57	$107.58	$119.66	$133.60
	Employee + Family	$88.76	$98.26	$108.36	$119.02	$129.82	$139.72	$152.89	$166.83	$185.52	$207.12

M130D – 10/25 7431377		
Vision (Per Employee Per Month)	CA, CT, HI, NJ, NV	All Other Approved States
Employee Only	$9.08	$8.19
Employee + Spouse	$18.21	$16.40
Employee + Child(ren)	$15.41	$13.88
Employee + Family	$25.41	$22.89

M150A-10/25 7431378		
Vision (Per Employee Per Month)	CA, CT, HI, NJ, NV	All Other Approved States
Employee Only	$11.22	$10.15
Employee + Spouse	$22.49	$20.35
Employee + Child(ren)	$19.05	$17.24
Employee + Family	$31.40	$28.42

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60% to $1500 7432214	Region 1	Region 2	Region 3
Short Term Disability (per $10 Covered Weekly Benefit)	$0.463	$0.539	$0.620

Region 1 – CA, CO, DC, HI, NJ, NY, RI, TX, UT
Region 2 – AZ, CT, GA, ID, IL, KS, LA, MA, MN, MO, MS, MT, NC, NE, NV, OH, OK, TN, VA, WY
Region 3 – AL, AR, DE, IA, IN, KY, ME, MI, ND, PA, SC, WI, WV

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60% to $10K 7432217	Region 1	Region 2	Region 3
Long Term Disability (per $100 Covered Monthly Payroll)	$0.332	$0.387	$0.468

Region 1 – CO, CT, DC, HI, IA, MA, NJ, NY, OH, RI, WI, WY
Region 2 – AZ, CA, DE, ID, IL, IN, KS, ME, MI, MN, MO, MT, NC, ND, NE, NV, OK, PA, SC, TN, TX, UT, VA
Region 3 – AL, AR, GA, KY, LA, MS, WV

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25K, 50K, or 1X salary 7431384	
Basic Life (per $1,000 of Covered Volume)	$0.278
Basic AD&D (per $1,000 of Covered Volume)	$0.020

Rates are guaranteed from July 1, 2024 – June 30, 2026

Coverage	Rates
Supplemental Life Option 7432355	
Supplemental Life (per $1,000 of Covered Volume)	
All Active Full-Time Employees	
Less than 30	$0.083
30-34	$0.091
35-39	$0.122
40-44	$0.176
45-49	$0.244
50-54	$0.392
55-59	$0.602
60-64	$0.855
65-69	$1.449
70+	$2.447

Important information concerning Supplemental Life enrollments:

For take-over supplemental life plans: This quote does not include an open enrollment and late enrollees will be required to provide Evidence of Insurability (EOI). However, for in-force $10,000 increment plans, current participating employees may increase their in-force supplemental coverage an additional increment for the employee coverage only, up to the non-medical maximum stated in the policy. All increases are subject to the terms of the policy.

Supplemental AD&D	
Supplemental AD&D (per $1,000 of Covered Volume)	$0.021

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Please note that the MetLife AD&D insurance premium includes a fee for the Travel Assistance [and Identity Theft Solutions] services, provided by AXA Assistance USA, Inc.

[1]Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

MetLife

Coverage	Rates
Supplemental Dependent Life (per $1,000 of Covered Volume)	
All Active Full-Time Employees	
Spouse*:	
Less than 30	$0.083
30-34	$0.091
35-39	$0.122
40-44	$0.176
45-49	$0.244
50-54	$0.392
55-59	$0.602
60-64	$0.855
65-69	$1.449
70+	$2.447
Child**	$0.240

Rates are guaranteed from July 1, 2024 – June 30, 2026

***Spouse rates are based on the employee's age.**
****Child(ren) rates are per $1,000 of coverage, per child unit. A child unit may consist of more than one child.**

Important information concerning Dependent Supplemental Life enrollments:
For take-over dependent supplemental life plans: This quote does not include an open enrollment and late enrollees will be required to provide Evidence of Insurability (EOI). All Increases are subject to the terms of the policy.

Supplemental Dependent AD&D (per $1,000 of Covered Volume)	
All Active Full-Time Employees	
Spouse	$0.021
Child(ren)	$0.048

***Child(ren) rates are per $1,000 of coverage, per child unit. A child unit may consist of more than one child.**

Eligibility Requirements

- Must be an active full-time employee working at least 30-hours per week.
- Retirees, part time, temporary, seasonal, leased and independent contractors (1099) are not eligible.
- Documented proof of active, full-time employment is required for all employees who are age 70 or older.
- For groups with < 10 employees, no more than 75% of the group can be members of the same family (spouses, siblings, children, and parents).
- Employees on COBRA cannot exceed 15% of the enrolled lives.
- Groups located in Delaware, Florida, Michigan, Missouri, New York, Ohio, Virginia and Washington are excluded from this offer.

Zip Codes by Dental Rating Region

Alabama	
1	350, 351, 354, 355, 360, 361, 363, 364, 366-369
2	352, 356-359, 362, 365
Arizona	
2	856
3	853, 855, 857, 859
4	850-852, 863, 864
5	860
6	865
Arkansas	
1	716-721, 723, 728
2	722, 724-727, 729
California	
3	937
4	936
5	922-925, 930, 932, 933, 956, 957
6	919-921, 928, 934, 935, 939, 952, 958
7	906-908, 910-913, 917, 918, 926, 927, 949, 953-955, 959-961
8	900-902, 905, 914-916, 931, 945-948, 950
9	903, 904, 940-942, 951
10	943, 944
Colorado	
3	808, 810
4	800, 801, 805-807
5	802, 809, 815
6	811-814, 816
7	803, 804
Connecticut	
5	060-064
6	067
7	065-068, 069
Delaware	
5	197, 199
6	198
D.C.	
5	200, 202-205
Florida	
1	335
2	322-328,336, 337, 346, 347, 349
3	320, 321, 329, 338, 339, 341, 342, 344
4	330, 333, 334
7	331, 332
Georgia	
3	310, 312-314, 317-319
4	301, 302, 306-309, 315, 316, 398
5	300, 304, 305
6	303, 311
Hawaii	
5	967, 968
Idaho	
2	832, 834
3	833, 835, 838
4	836, 837
Illinois	
3	612, 619, 620, 622, 623, 625, 626
4	609-611, 613-618, 624, 627-629
5	604
6	600, 601, 603, 605, 606, 608
7	602, 607
Indiana	
2	470, 471, 473, 474
3	460-462, 466, 472, 476-479
4	463-465, 467-469, 475, 477
Iowa	
3	508, 514-516
4	502, 503, 507, 509-513, 520, 522-528
5	500, 501, 504-506, 521
Kansas	
2	667
3	660, 661, 664-666, 670, 671, 673
4	662, 668, 669, 672, 675, 678, 679
5	674, 676, 677
Kentucky	
1	400-403, 405-409, 411-418, 425-427
2	404, 410, 420, 421
3	422-424
Louisiana	
2	700, 701, 704, 713, 714
3	703, 706-708, 710, 711
4	705, 712
Maine	
5	040, 042
6	041, 043-049
7	039
Maryland	
2	212
3	210, 211, 216
4	206, 214, 215, 218, 219
5	207-209, 217
Massachusetts	
5	010-012, 027
6	013-015, 018, 019, 023, 025, 026
7	016, 017, 020-022
8	024
Michigan	
4	480, 481, 483, 485-487
5	482, 484, 490, 493-497
6	488, 489, 491, 492, 498, 499
Minnesota	
5	550, 551, 553-555, 558-567
6	556, 557
Mississippi	
2	395
3	386-394, 396, 397

Zip Codes by Dental Rating Region

Missouri

3	635, 638-640, 644-647, 653-655, 657
4	630, 633, 634, 636, 637, 641, 648, 652, 656, 658
5	631, 650, 651

Montana

4	590, 597
5	591-596
6	598, 599

Nebraska

2	680
3	681, 683-693

Nevada

3	890
4	889, 891
5	893, 894
6	895, 897, 898

New Jersey

3	080, 082
4	081, 083, 084
5	071-073, 086, 087
6	077, 078, 088, 089
7	070, 074, 075, 085
8	076, 079

New York

3	120, 121, 128, 140-143, 148
4	122-127, 129, 132-136, 144, 146, 147, 149
5	117, 119, 130, 131, 137-139, 145
6	104, 109
7	105, 114, 115
8	103, 106-108, 110, 111, 116, 118
9	100, 102, 112, 113
10	101

North Carolina

3	283
4	270, 278-280, 287
5	271-275, 281, 284-286, 288, 289
6	276, 282
7	277

North Dakota

6	580-588

Ohio

1	454, 456
2	444, 445, 447, 453, 455, 457
3	430, 431, 435, 437-443, 446, 450-452
4	432-434, 436, 448, 449, 458

Oklahoma

2	744, 748
3	735, 736, 739, 740, 743
4	730, 731, 734, 737, 738, 741, 745-747, 749

Pennsylvania

1	150, 151, 153-161, 166
2	152, 162-165, 167, 170, 171, 184-187
3	168, 172-175, 178, 180-183, 188, 191, 195
4	169, 176, 177, 179, 189, 190, 194, 196
5	192, 193

Rhode Island

3	028
4	029

South Carolina

2	295
3	290-292, 294, 297, 299
4	293, 298
5	296

Tennessee

1	376, 380-384
2	370, 371, 373, 374, 377-379, 385
3	372

Texas

1	780, 783-785, 794, 798
2	766, 767, 779, 781, 782, 793, 797, 799
3	754-757, 759, 765, 775-778, 786, 795, 796
4	750, 751, 758, 760-764, 770, 772-774, 788
5	768, 769, 771, 787, 789-792, 885
6	752, 753

Utah

3	845
4	840, 842-844, 847
5	841, 846

Virginia

3	230-232, 236, 238, 240-242
4	224, 225, 229, 233-235, 237, 239, 243, 245, 246
5	201, 220-223, 226-228, 244

Washington

5	985, 990-994
6	980-984, 986-989

West Virginia

1	248, 255, 257, 260, 265
2	247, 249-254, 256, 258, 259, 261, 263, 264, 266-268
3	262

Wisconsin

4	532, 546, 547
5	530, 531, 534, 535, 538-542, 544, 545, 548, 549
6	537, 543

Wyoming

5	822-825, 827-831
6	820, 821, 826

Exclusions by Industry

Industry	VB	Life	STD/LTD	Dental	Vision
Agriculture/Forestry/Fishing (100-999)			X		
Mining/drilling and metals/Oil and Gas (1000-1499)	X		X		
Construction (1500-1799)	X				
Logging/Milling (2411-2429)	X		X		
Explosives, Asbestos, Chemicals (2892, 3482-3484, 3292, 5169)	X		X		
Railroads (4011)	X		X		
Trucking (4212-4214)	X				
Long Shore Operations (4412-4499)	X	X	X		
Nuclear and Atomic Power Facilities (4939)	X	X	X		
Racetracks/amusement and recreation/adult entertainment (7996-7999)	X				
Dental Offices (8021)				X	
Optometrist Offices (8042)					X
Unions/Associations/PEO/Tribal Organizations (8611-8699)	X	X	X	X	X
Police/Fire/Corrections (9221-9229)	X	X	X		
Military (9711)	X				
Any group involved in the Cannabis industry - retail, farms or pharmaceuticals	X	X	X	X	X

U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, MetLife Consumer Services, Inc. and Metropolitan General Insurance Company (collectively herein called "MetLife"), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related insurance and non-insurance 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, among other things, 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. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium or fees. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of eligible new or renewal premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products in force through your Intermediary during a one-year period; (4) the block growth of the products in force through your Intermediary during a one-year period; (5) eligible new or renewal premium or fees growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium or fees for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% 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 or fees 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, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, 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 Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. 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 representative. Compensation paid to your 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 representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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Metropolitan Life Insurance Company, New York, NY 10166

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