Find the right coverage for your Employees

Dental

Expansive Provider Network: With over 146,000 providers, MetLife boasts one of the largest dental networks, giving you the flexibility to choose your preferred dentist.

Flexible Coverage Options: the plans provide benefits for a broad range of covered services/procedures, allowing you to visit any licensed dentist, in-network or out. Choose 1 plan between 4 different options. This can be paid for by the employer, shared cost between employer/employee, or on a voluntary basis.

In-Network Savings: Staying in-network can lead to more savings with MetLife's negotiated fees, which can be 35-50% off dentist list prices.

Comprehensive Plans: Whether it is routine cleanings, braces, or fillings, MetLife has plans that cover a wide array of dental services, often including 100% coverage for preventive care in-network.

No Waiting Periods: The plans do not have waiting periods for most major procedures, which means you can get the care you need without delay.

Orthodontia Coverage: For families with children, there are options that include orthodontia coverage, which is essential for braces and other orthodontic work.

Vision

Extensive Provider Networks: MetLife's VSP vision networks include a vast selection of professionally certified optometrists and ophthalmologists, ensuring access to quality eye care and a variety of eyewear options.

Freedom to Choose: With MetLife VSP, you can select from both in-network and out-of-network providers, offering flexibility to choose the eye care professional who best suits your needs.

Flexible coverage options: Choose either an annual $150 frame allowance or an every-other-year allowance of $130. The employer can pay for this, it can be a shared cost between employer and employee, or it can be voluntary.

Exclusive Collection Access: The Exclusive Collection covers designer frames for $40 or less, along with a one-year breakage warranty, making stylish eyewear more affordable.

Retail Chain and Online Store Options: In-network options include well-known retail chains and online stores, providing convenience and a wide range of eyewear choices.

Discounts on LASIK and Hearing Services: Plans include discounts on LASIK and additional benefits like a hearing exam at no extra cost, enhancing the overall value of the vision coverage.

Value-Added Features: LightCare and KidsCare provide additional coverage for UV exposure protection and children's eye care needs, catering to specific customer requirements.

Life Insurance

Flexible coverage options of $25,000, $50,000, or 1 times pay to a maximum of $100,000 on an employer-paid basis. Choose up to an additional $500,000 in coverage on a voluntary basis (with a $100,000 Guaranteed Issue).

Added Benefits: Employees can access financial planning and grief counseling services, which add value beyond the core insurance coverage.

Portability: MetLife's coverage is portable, allowing you to keep your policy even if you change employers, ensuring continuous protection.

Living Benefits: Base policies include living benefits, which can be accessed under certain circumstances before death, and providing financial support when needed.

Conversion Options: Term coverage can be converted to a universal policy, offering flexibility as your life insurance needs evolve.

Disability

Income Replacement: MetLife helps replace a portion of your income if you're unable to work due to sickness, pregnancy, chronic condition, or accidental injury.

Direct Benefit Payments: Benefits are paid directly to you, allowing you to manage the funds according to your needs.

Financial Security: The coverage aims to help you cover essential living expenses, ensuring your day-to-day financial obligations are met and your long-term goals remain on track.

Short-Term Disability: This employer-paid option provides weekly payments, replacing up to the lesser of 60% or $1,500 of your salary for up to 6 months.

Long-Term Disability: This employer-paid option provides monthly payments, replacing up to a lesser of 60% or $10,000 of your salary up to retirement age.

Rehab Incentives: Coverage may include financial incentives to help you transition back to work and promote a quicker return to productivity.

Easy Claims Filing: The process for reporting claims is streamlined, with options to file online or by phone, making it less stressful during a challenging time.

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Critical Illness Insurance:

Lump-Sum Payment: This option provides a lump-sum payment directly to you, which you can use as you see fit, offering financial flexibility during recovery.

No Waiting Period: You can begin using the services immediately after coverage begins, ensuring prompt support.

Flexible coverage options: Choose between $15,000 or $30,000 coverage (All Guaranteed Issue).

Portable Coverage allows you to take your coverage with you if you change jobs or retire, maintaining your protection.

Broad Coverage: Covers a range of critical illnesses, providing a safety net for various health scenarios.

Accident Insurance:

Covers Over 150 Events: Offers a lump-sum payment for a wide array of accident-related injuries and treatments.

Direct Payment: Benefits are paid directly to you, not healthcare providers, giving you control over the funds.

Flexible coverage options: Choose between two plans, dependent on how much coverage you believe you need.

Immediate Effectiveness: Coverage takes effect on the effective date with no waiting period, providing immediate protection.

Financial Support: Helps with out-of-pocket expenses such as deductibles, copays, and transportation to medical centers.

Hospital Indemnity Insurance:

Lump-Sum Payment: Provides a lump-sum payment to use however you need, offering financial assistance during hospital stays.

Guaranteed Acceptance: There are no medical questions and no waiting period for you and eligible family members, simplifying the enrollment process.

Flexible coverage options: Choose between two plans, depending on how much coverage you believe you need.

Coverage for Care: Helps with out-of-pocket costs during hospital stays and recovery, reducing financial impact.

Competitive Rates: By enrolling through work, you get competitive rates, making it an affordable option.

Legal

With MetLife Legal Plans, you get unlimited access to a network of experienced attorneys who can help you with a wide range of issues. If you're considering adding to your family, buying or selling a home, or creating a will or estate, our network of attorneys and easy-to-use online tools can help simplify the process. For legal matters that come without warning – like identity theft, tax issues, or even traffic violations – you'll get the information and guidance you need to be prepared

Identity and Fraud Protection

Identity Theft Protection: Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your bank accounts, credit, Social Security Number, IDs, and more—are detected. Direct Benefit Payments: Benefits are paid directly to you, allowing you to manage the funds according to your needs.

Financial Fraud Protection: Get alerted to new inquiries to your credit, suspicious transactions on your bank accounts, and changes to your home or car title.

Privacy & Device Protection: Shop, bank, and work online more safely and privately with safety tools, including VPN/Wi-Fi security, antivirus, and a password manager. Aura also requests that your personal info be removed from data broker lists to help reduce spam like robocalls, robotexts, and more.

Every digital security plan comes with $5 million identity theft insurance

Pet Insurance:

Pet health insurance reimburses you for covered costs on your vet bills — helping you pay for your dog or cat's unexpected medical expenses.

Take your pet to any licensed vet without worrying about provider networks. After their care, you pay your vet bill and submit a claim to us. Next, we reimburse you for covered expenses — typically within 5 days.2 You can receive direct payments or paper checks.

Some of the things typically covered with a MetLife Pet policy include:

Accidents and illnesses, Vet-prescribed medication, Surgeries, hospitalization, and emergency care, Diagnostic testing (including blood tests, X-rays, and more), and Alternative therapies

MetLife Pet also offers an optional Preventive Care plan that can help cover costs related to proactive things like vaccinations, parasite treatment and prevention, dental cleaning, and more. Simply put, pet insurance can help you give your furry family members the care they need without worrying as much about unexpected expenses.

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