

MetLife Underwriting Guidelines 2-50 Eligible Lives

Eligibility

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

No more than 2 virgin voluntary coverages are allowed

For groups with < 10 employees, no more than 75% of the group can be members of the same family (spouses, siblings, children, and parents). Please note, wage and tax statements will be required for non-California groups with more than 50% family members. DE-9C forms will be required for California groups that have greater than 50% family members.

Groups located in Michigan with 2-4 enrolled lives are not eligible

Pricing for groups located in Florida is not available in the rating tool.

Any 2-9 life group that does not fall into the parameters/underwriting guidelines of the rating tool is excluded. Groups of 10 or more, please work with your MetLife Account Executive.

The group must be in business for at least 1 year prior to the effective date of the coverage

Pilots and elected officials are not eligible for Life and Disability coverage.

Dental

Employer Contribution:

Employer Sponsored - employer must contribute at least 50% of the employee premium

Voluntary - employer must contribute less than 50% of the employee premium

Single Option Participation/Enrollment:

Employer Sponsored PPO with 2-4 Eligible Lives - 100% of the eligible employees must enroll

Employer Sponsored PPO with 5+ Eligible Lives - 50% of the total eligible lives with a minimum of 3 enrolled

Voluntary PPO - 35% of the total eligible lives with a minimum of 5 enrolled

DHMO - 30% of the total eligible lives with a minimum of 5 enrolled

Dual Option Participation/Enrollment (CA, NJ, NY, & TX only):

Employer Sponsored PPO/DHMO with 10-24 Eligible Lives - minimum of 5 enrolled in each plan

Employer Sponsored or Voluntary PPO/DHMO with 25-49 Eligible Lives - minimum of 5 enrolled in the DHMO and 10 enrolled in the PPO

Participation is based on the corresponding single option PPO requirements

PPO/PPO dual options - not available at this time

Plan Restrictions:

Orthodontia is available to groups with 5 or more enrolled lives. Groups with 5-9 enrolled must have prior ortho coverage; 10+ enrolled requires prior major coverage.

\$2,000 Annual Max - minimum of 10 enrolled

\$5,000 Annual Max - minimum of 30 enrolled. Only available on the 100/80/50 plan option.

DHMO is only available to CA, FL, NJ, NY, and TX employees.

AL, GA, LA, MS, and TX - 100/90/60-100/80/50 and 100/80/50-80/60/40 plans are not available

CT - 100/80/50-80/60/40 and 80/60/40 plans are not available

IL - 80/60/40 plan is not available

AK, MA, and NV - MAC plans are not available

MT - 100/80/50-80/60/40 plan and MAC plans with different in and out of network coinsurance levels are not available

NJ - MAC plans with different in and out of network coinsurance levels are not available

Employees on COBRA cannot exceed 15% of the enrolled lives

Coverage is not available to groups that fall into the following industries: 8021 , 8072, 8811, 9999

Rates are guaranteed for 12 months

Out of State Coverage

Dental rates were developed for all states excluding Florida. Groups in FL with 10 or more lives should be sent to MetLife for underwriting.

Please contact MetLife for additional rates and plans when more than 25% of the employees do not reside in the situs state

Extraterritorial States - AK, LA, MS, MT, or TX. State restrictions still apply for employees in these states regardless of the situs state.

Any group with more than 10% of the employees in an extraterritorial state must quote a plan design that is available to all employees. Example - a 15 life group in New Mexico has 2 employees located in TX. The plan quoted cannot be a 100/90/60-100/80/50 or a 100/80/50-80/60/40 because these plans are not allowed for the Texas employees.

Vision

Package with Dental preferred for groups with 5-9 enrolled lives. Package with Dental, Life, or Disability preferred for groups with 10 or more enrolled.

Minimum of 10% participation with at least 5 enrolled

Employees age 65 and over must be less than 20% of the group

Rates are guaranteed for 24 months

Basic Life

Package with Dental preferred below 10 lives

Minimum of 2 enrolled lives

Multiple of Salary plans require a minimum of 10 eligible lives (some options may require more)

Coverage must be non-contributory with 100% participation

Benefits are reduced by 35% at age 65; reduced to 50% of the original amount at age 70

Coverage is not available to groups that fall into the following industries: 8811, 9999

Groups that fall into the following industries must be sent to MetLife for underwriting: 4512 - 4581

A completed Risk Assessment Summary is required on all cases

Rates are guaranteed for 24 months

Supplemental Life

Only available to groups with 10 or more eligible lives

Must have at least 25% participation with a minimum of 5 enrolled. Package with Dental preferred on groups with 5-9 enrolled lives.

Statement of Health is required in the following circumstances:

1. Request coverage amounts during their initial 31-day enrollment that exceed the stated MEOI level.
2. Have been hospitalized in the last 90 days.
*Hospitalized means admission for inpatient care in a hospital; receipt of care in a hospice facility; intermediate care facility, or long term care facility, or receipt of the following treatments wherever performed: chemotherapy, radiation therapy or dialysis.
3. Have indicated a medical condition on their enrollment form.
4. Apply for coverage after the period which begins on the first day on which they are eligible for coverage (or the first day following a qualifying event, if applicable) and ends at the earlier of the next following annual enrollment period or the day before the next following Policy Anniversary. In no event will this period be more than a year, or less than 31 days.
5. Are Actively-at-Work but who are not currently enrolled in the plan and experience a Qualifying Event. SOH must be submitted in order to enroll for any amount of coverage.

Coverage is not available to groups that fall into the following industries: 8811, 9999

Groups that fall into the following industries must be sent to MetLife for underwriting: 4512 - 4581

Will Prep and Estate Resolution Services are provided on all supplemental life quotes

A completed Risk Assessment Summary is required on all cases

Rates are guaranteed for 24 months

STD & VSTD

Package with Dental preferred below 10 lives

Non Contributory Coverage:

Requires 100% participation

Minimum of 2 enrolled lives, NY DBL requires 10 lives.

Groups or employees located in California, Hawaii, New Jersey, or Rhode Island are not eligible

Voluntary Coverage (employer contributes 0% - 25% of the cost):

Only available to groups with at least 10 eligible lives

Requires 25% participation

Minimum of 5 enrolled lives

Groups or employees located in California, Hawaii, New Jersey, New York, or Rhode Island are not eligible

Weekly benefit amounts greater than \$1,000 require 10 enrolled lives and the salaries of the top 3 earners must qualify for the quoted maximum

Coverage is not available to groups that fall into the following industries: 100-739 , 750-1299 , 1300-1310 , 1320-1381 , 1400-1499 , 1700-1709 , 1790-1999 , 2100-2199 , 2400-2419 , 3100-3129 , 3290 , 3292-3294 , 3480-3489 , 3730-3739 , 4000-4099 , 4220-4221 , 4300-4399 , 4953-4958 , 5090 , 5093 , 5900-5909 , 5920-5929 , 7300-7309 , 7380-7381 , 7500-7509 , 7520-7531 , 7540-7548 , 8811, 9999

Groups that fall into the following industries must be sent to MetLife for underwriting: 1382 , 1389 , 4212 - 4215 , 4222 - 4231 , 4412 - 4581 , 8011 - 8049 , 8062 - 8069 , 8111 , 9221 , 9223 - 9229

A completed Risk Assessment Summary is required on all cases

Rates are guaranteed for 24 months

Long Term Disability

Employees must participate in Social Security to be eligible for coverage

Package with Dental preferred below 10 lives.

Non Contributory Coverage:

Requires 100% participation

Minimum of 5 enrolled lives

Voluntary Coverage:

Only available to groups with at least 10 eligible lives

Requires 25% participation

Minimum of 5 enrolled lives

Statement of Health is required for virgin cases in the state of New York and is required for late entrants in all states.

Groups with 5-9 lives are only eligible for the 5 year and 2 year duration plans.

Own occ to 65 is available on Non Contributory coverage in the following industries for groups of 25 or more eligible: 6011 - 6153, 6311 - 6411, 7371 - 7379, 8711 - 8733

Maximums greater than \$6,000 require 25 enrolled lives and the salaries of the top 3 earners must qualify for the quoted maximum

Coverage is not available to groups that fall into the following industries: 100 - 739 , 750 - 1299 , 1400 - 1499 , 2100 - 2199 , 2400 - 2429 , 3100 - 3129 , 3292 , 3450 - 3459 , 3480 - 3489 , 4000 - 4099 , 4953 , 5090 - 5093 , 5099 , 5194 , 8811 , 9999

Groups that fall into the following industries must be sent to MetLife for underwriting: 1381 , 1382 , 1389 , 4212 - 4231 , 4412 - 4581 , 8011 - 8049 , 8062 - 8069 , 8111 , 9221 , 9223 - 9229

A completed Risk Assessment Summary is required on all cases

Rate Guarantee is 24 months

Final Rating

MetLife agrees to hold the quoted rates as long as the following requirements are met:

1. All the underwriting guidelines were followed
2. Lives and volume have not changed by more than 10%
3. The group was rated appropriately - correct situs state, zip code, SIC code, participation, accurate DOB/ages used on the census, etc.