

Benefits Solutions

Simple & Affordable Employee Benefits Options for North San Antonio Chamber of Commerce Members and Their Employees



MetLife

Employee benefits can play a key role in a company's overall employee acquisition, retention and satisfaction goals. The North San Antonio Chamber of Commerce is pleased to offer the Member Benefit Solutions program by MetLife, giving members with 2 to 999 employees access to competitive supplemental benefits options that employees need and want.

Focus on the Customer Experience

MetLife is focused on being easy to do business with, applying our experience in working with a broad range of businesses to enhance our products and services to meet evolving needs.

Consultative Resources

MetLife examines the employee benefits industry, and shares relevant trends and insights to support you in delivering solutions to meet the needs of your company — and your employees.

Comprehensive Employee Benefits & Services

MetLife's multi-product options include a range of Life, Dental, Disability and Vision benefits, along with integrated service solutions, all from a carrier you know and trust.

Life

- Variable options including Basic Life (employer-paid) and Supplemental Life (employee buy-up)
- Simplified underwriting and enrollment process
- 95% of claims paid in 5 days¹

Dental

- Research-based plan designs, including DHMO options
- ACA-compliant plans with pediatric dental benefit coverage²
- Differentiated network selection standards; effective discounts and negotiated fees with 220,000 access points³

Vision

- Wide range of plan designs – including \$0 copay options – available in all 50 states⁴
- Average enrollee savings of 60% on vision wear and services⁵
- Large network of more than 55,000 high-quality, lower-cost private practices and retailers⁶

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What Employees Are Thinking About Their Benefits

5 Facts to Know & Share from MetLife's 12th Annual U.S. Employee Benefit Trends Study

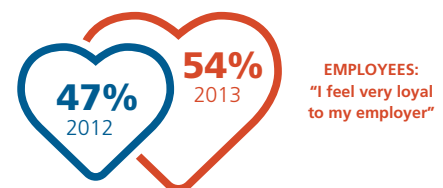
1. Satisfaction with benefits is up...

The number of employees who report they are very satisfied with the benefits they receive is at an all-time high.



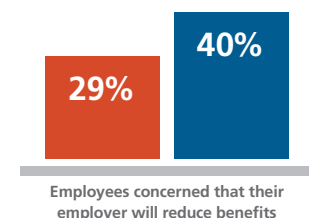
2. ...and so is employee loyalty.

Benefits play an important role in employee loyalty. Employees who are very satisfied with their benefits are more likely to feel loyal toward their company.



3. Still, financial concerns remain high.

Five years on from the recession, the Study shows heightened financial concerns for employees – across all age groups.



Comprehensive Employee Benefits & Services *(continued)*

Disability

- Short Term Disability and Long Term Disability, including employer-paid and employee buy-up options
- Standard definition of disability objectively focuses on the employee's ability to earn an income, allowing them to satisfy their elimination period while disabled, working and unable to earn 80% or more of their predisability earnings
- Disability Claim Specialists (averaging 7+ years' experience) and Expert Resources (averaging over 15 years' experience) focus on delivering service excellence

Implementation & Service

- MetLife-led enrollment solutions at no additional cost and the ability to integrate with Third Party Providers
- Prepopulated enrollment forms
- Online employer service portal for managing enrollment, claims, billing, eligibility and reporting (MetLink.com)

Insights & Tools

- BenefitTrends.MetLife.com
- Metlife.com/EBCenter
- Metlife.com/Reform

4. Employees are looking to their employer for help.

More than ever, employees are looking to their employers – and their workplace benefits – for help in achieving financial security.



"I am looking to my employer for more help in achieving financial security through employee benefits."



5. And, they value having choices to fit their needs.

Employees are taking on increased responsibilities – in terms of decision making, as well as costs. Access to a range of benefits options is appealing, and they're willing to contribute.



"I am willing to bear more of the cost of my benefits in order to have the choice of benefits that meet my needs."



Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, limitations, reductions of benefits and terms for keeping them in force. Please contact MetLife for complete details.

Availability of products and features are based on MetLife's guidelines, group size, underwriting and state requirements.

Vision benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Certain claims and network administration services are provided through Vision Service Plan. In certain states, availability of MetLife's group vision benefits is subject to regulatory approval.

¹ MetLife Performance Standards — Claims Results

² MetLife can offer ACA compliant plans in approximately 20 filed states

³ MetLife data, May 2013

⁴ Filing status pending in Florida for groups with less than 50 lives.

⁵ Actual savings by enrolling in the MetLife Vision Plan will depend on various factors, including plan premiums, number of visits by your family per year and the cost of services rendered. Custom LASIK coverage only available using wavefront technology with the microkeratome surgical device. Other LASIK procedures may be performed at an additional cost to the member. Laser vision care discounts are only available from in-network contracted facilities.

⁶ 12th Annual MetLife *Study of Employee Benefits Trends*

⁷ MetLife data, 2013



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