For Groups with 2-9 Employees

Basic Requirements.

MetLife®

The following requirements[1] apply to Basic Life/AD&D Insurance, Dependent Life Insurance, Dental Insurance and Short Term Disability Insurance. Other requirements may apply.

- Employees must meet one of two eligible class definitions:
  1. All active full-time employees working at least 30 hours per week, or
  2. All active full-time salaried employees, management employees, white collar employees, or officers working at least 30 hours per week
- The group has a central office where it keeps payroll information and insurance records
- The group offers year-round employment, with low labor turnover and absence of poor health risks
- The group must be in business for at least 1 year prior to the effective date of coverage; or the principal/owners in same industry for past 5 years
- For those groups having only 2 eligible employees, both must have been employed by that group for at least 6 months (not applicable to physicians, attorneys, dentists, architects, veterinarians, certified public accountants and engineers)
- No more than 75% of the group can be members of the same family (i.e. husband & wife groups, siblings, children, and parents); if greater than 50%, wage and tax statements are required
- The group cannot be engaged in an ineligible industry
- For non-contributory coverage the employer must contribute 100% of the total premium
- For contributory coverage the employer must contribute at least 25% of the total premium; employee participation for Basic Life, Dental and STD is based on the participation table to the right

Employee Coverage

# ELIGIBLE	MINIMUM # INSURED
2	2
3	3
4	4
5	4
6	5
7	5
8	6
9	7

Eligible Employees

Only active, full-time employees who meet the following requirements are eligible for coverage:

- Employees working for the employer and compensated for services by the employer
- Employees who regularly perform duties for the employer
- Employees with a regularly scheduled work week of at least 30 hours
- Individual owners, partners, officers and directors of corporations active in the conduct of the business and meeting the requirements above
- Attorneys and accountants employed exclusively by the employer and not engaged in private professional practice

Ineligible Employees

Following are examples of employees who are not eligible for coverage:

- Part-time, temporary, seasonal, retired or pensioned employees
- Personal employees of the employer (e.g. butler, chauffeur, maid) cannot be included in a plan with the employer's business employees
- Employees of a subsidiary or affiliated business. However, they may be included under one plan with those of a parent company if the employer owns a controlling interest in the subsidiaries or affiliated businesses. Participation requirements must be satisfied from the aggregate number of eligible employees of the parent and associated companies
- Employees living or working in foreign countries

Ask about our Premium Discount for multiple 2-9 coverages![2]

[1] These are minimum requirements. If you have questions regarding the eligibility of any group, please contact your MetLife Representative.

[2] Purchase of group Dental, Basic Life and Short Term Disability insurance and employer funding at least 25% of the premium required to qualify for discount.

Like most group insurance policies, MetLife group policies contain certain exclusions, limitations, terms and conditions for keeping them in force. Please contact your MetLife Sales Representative for complete details.

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