



# MetLife®

## Empowering your employees to make the most of their MetLife benefits plans

MyBenefits, our website for employees, provides the tools your employees need to manage many of their MetLife benefits on their own, reducing your workload. Real-time benefits information<sup>1</sup> gives employees the answers they need, when they need, to make more informed decisions and get the most out of their MetLife benefits plans.

MyBenefits provides employees with a personalized and integrated view of their benefits information, through one convenient and secured site. Employees can take advantage of self-service capabilities, including value-added decision-making tools – day or night, from work or from home.

MyBenefits helps employees make better benefits choices by giving them the tools to understand their benefits better. Plus research shows, when employees understand their benefits, they'll value them more and feel more satisfied and loyal to their company.

The screenshot shows the MetLife MyBenefits website interface. At the top, there are navigation tabs for "MyBenefits", "Life", "Dental", and "Disability". Below the tabs, there are sections for "Life", "Dental", "Short Term Disability (STD)", and "Long Term Disability (STD)". Each section includes a brief description and links for further action. A "Find a Dentist" button is visible in the Dental section. The interface is clean and user-friendly, with a clear navigation path.

### Personalized benefits information at the click of a mouse

#### Home Page

Displays the employee's personalized benefits information, including details about recent transactions, such as claims processed or enrollment acceptance. Directly from here, employees can:

- **View** a summary of the coverage(s) they've elected and learn about other options.
- **Update** their profile to verify and/or change personal information and elect to receive eAlerts for Dental or Disability claims.
- **Check** the status of a claim or file a new claim.
- **Locate** a MetLife Preferred Dentist.
- **Contact** MetLife Insurance specialists and website technical support.

### Easy registration and navigation

Registering for MyBenefits only takes minutes and the "I Want To" Quick Links navigational menu makes it easy for employees to find information fast.

More than 45,000 MetLife group customers, with more than 5.1 million registered employees, are using MyBenefits to help simplify their benefits administration.<sup>2</sup>

## Content and tools to help employees understand the value of their benefits

### Planning and Learning Tools

MetLife has developed a robust selection of tools to educate employees and help them determine the appropriate levels of coverage for their needs, as well as to understand and value the benefits options available to them.

On MyBenefits, employees have access to a variety of educational and decision-making tools including:

- Disability Insurance Calculator
- Special Needs Calculator
- Dental Fee Procedure Tool<sup>3</sup>

### Other Educational Resources

Employees can also access educational resources. *Life Events* helps employees understand how to make their benefits plan work for them at different life stages and *Life Advice*<sup>®</sup> provides helpful insights and recommendations about how to protect their family and their financial future.

## The right information, at the right time

- **E-Mail Alerts** — inform employees about important benefit updates, including the status of claims.
- **Forms Library** — saves time by enabling employees to easily locate and download forms.
- **Message Box** — allows your company and MetLife to communicate timely information to employees such as enrollment dates and new product offerings.
- **Contact Information** — enables employees to speak with a MetLife benefits specialist directly, whenever they need.

- 91% of employees prefer using MyBenefits over contacting HR.<sup>4</sup>
- 97% of employees say that MyBenefits gave them an understanding of their benefits.<sup>4</sup>
- 99% of employees are satisfied with MyBenefits, and 96% would recommend the site to a peer.<sup>4</sup>

**For more information about our Online Services or for a personal demonstration of our benefits websites, contact your MetLife sales representative.**

<sup>1</sup> Transactions are in real-time except when the systems are undergoing scheduled or unscheduled maintenance or interruptions.

<sup>2</sup> MetLife Statistics, as of year-end 2010.

<sup>3</sup> Available on MyBenefits via a quick link to Go2Dental, the Dental Fee Procedure Tool helps dental participants understand the in-network and out-of-network fees for dental procedures, but does not provide the benefit payment information used by MetLife when processing claims.

<sup>4</sup> MyBenefits Satisfaction Study, Year-end 2010, based on responses from those who participated in and responded to the survey.

**MyBenefits information for groups with 10-499 lives. MetLife Online Services capabilities may vary by product and may not be available to all customers. Please contact your MetLife sales representative for more information.**

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**MetLife**<sup>®</sup>

**Metropolitan Life Insurance Company**  
200 Park Avenue  
New York, NY 10166  
www.metlife.com