

INTRODUCING THE BENEFITS BUNDLE

Comprehensive and competitive benefits for Association members and their employees!

Exclusively available through Stephens Insurance, LLC

Stephens Insurance & MetLife introduce Benefits Bundle – an innovative and affordable new way to build benefits solutions that fit the specialized needs of small businesses – helping to optimize benefits spending, without sacrificing quality. Together they bring plan options and competitive pricing to help you build a benefit program to meet your company’s objectives and the needs of your employees.

HOW THE BENEFITS BUNDLE WORKS

- Employers can choose from a range of plan options to provide a “Core” amount of each coverage for all eligible employees.
- Customized Bundles can include a combination of **Basic Life, Voluntary Life/AD&D, Dental, Short and Long Term Disability** benefits. (See next page for more information about available options.)
- Employees then have the ability to “Buy Up” additional coverage to fit their needs – at competitive group rates and through the convenience of payroll deduction.

THE BENEFITS OF BUNDLING

- ✓ **Prices locked in for up to 3 years** – ensuring stable premiums for budget-conscious small business owners.
- ✓ **MetLife waives the minimum participation requirements on the employee-paid Buy-Up** coverage when the employer is providing a Core amount of coverage for all eligible employees.
- ✓ **Multiple coverages with one carrier** streamline benefits administration – from implementation and enrollment, through billing and ongoing service.
- ✓ **Value-added additional options are available with certain products**, including Will Prep services, Employee Assistance programs, and Travel Assistance benefits.

For more information about the Benefits Bundle, please contact Stephens Insurance, LLC toll free at (800) 852-5053 or e-mail us at insurance@stephens.com. Arkansas Agency #301051

It's easy to build the Benefits Bundle that's right for your company.

MetLife offers a variety of coverages and flexible plan design options, designed to help you build a bundle of benefits that meets your company's benefits objectives and the amount you want to spend. And, when you mix and match the benefits, along with the Core plus Buy-Up options, it's easy to create a comprehensive benefits program that offers the choices and valuable coverage your employees want.

LIFE INSURANCE and AD&D		
Plan Type	Employer Paid Life	Voluntary Life and AD&D
Plan Design	Employee: \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000	Employee: Increments of \$10,000, up to \$500,000 Spouse: Lesser of \$25,000 or 50% of Employee coverage amount (Core plus Buy-Up) Dependent Child(ren): \$2,000
Non-Medical Maximum	N/A	\$50,000
Additional Features	<ul style="list-style-type: none"> Accelerated Benefits Option Waiver of Premium Travel Assistance (available with AD&D) 	<ul style="list-style-type: none"> Accelerated Benefits Option Waiver of Premium Portability Will Prep Services
DENTAL		
Co-insurance	Type A - Preventative, Type B - Basic, Type C - Major: Type A: 100%/Type B: 80%/Type C: 50% Type A: 100%/Type B: 80%/Type C: 25% Type A: 100%/Type B: 50%/Type C: 0% Type A: 80%/Type B: 80%/Type C: 50% Type A: 80%/Type B: 60%/Type C: 40% Orthodontia Coverage Available	
Benefit Maximum	\$1,000 - \$3,000 available	
Benefit Deductible	\$50, \$75, \$100	
Out-of-Network Reimbursement	R&C at 80 th , 90 th and 99 th percentile	
Additional Features	Negotiated fees apply to all in-network services, including those not covered by the plan or after annual maximum is exceeded. No waiting periods Employees and Dependents also receive a Vision Savings Eye Care Program offering eye care and eyewear discounts.	
DISABILITY		
Plan Design	<u>Long Term Disability</u> Benefit Percentage: 40%, 50% or 60% income replacement Elimination Period: 90 or 180 days	<u>Voluntary Short Term Disability</u> Employee: \$50 increments (\$100 minimum weekly benefit) Benefit Waiting Period: 14 days for sickness or accident Maximum Benefit Duration: 13 or 26 weeks
Benefit Maximum	Maximum Monthly Benefit: \$1,000 to \$1,500	Maximum Weekly Benefit: \$1,000, not to exceed 60% of salary
Additional Features	Employee Assistance Program (EAP)	

Add Value to Your Benefits Bundle

- Will Prep:** Exclusively included with Buy-Up Life, as part of the Benefits bundle. Participating employees have access to Will Preparation services through Hyatt legal Plans, fully covering legal fees associated with preparing or updating employee and their spouse's wills.
- Employee Assistance Program (EAP):** As part of the Bundle, employers may choose to include an EAP with LTD coverage. A valued benefit for employees, the EAP is seamlessly integrated with MetLife's disability product, and may serve to enhance cost savings through early intervention of disabilities.
- Travel Assistance with Identity Theft Benefits:** As part of the Bundle, employers have the option to include Travel Assistance benefits with AD&D coverage. The Travel Assistance benefits provide employees with access to assistance when faced with an emergency while traveling. Also included with Travel Assistance benefits is access to Identify Theft solutions, available to assist employees when at home or traveling.