

Basic Requirements

2 – 9 Product Suite



MetLife



The following requirements¹ apply to Basic Life/AD&D Insurance, Dependent Life Insurance, Dental Insurance, Vision Insurance, Long-Term Disability (LTD) Insurance,² and Short-Term Disability (STD) 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. Please note Class will need to be job title specific, if other than salaried or officer classification.

In addition, employers must meet the following requirements:

- The group has a central office where it keeps payroll information and insurance records
- The group offers year-round employment, with low labor turnover
- 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 the 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 certain lower risk groups)
- 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 industry which is listed as ineligible under MetLife's underwriting guidelines
- 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, Vision, LTD and STD is based on the participation table on the back:

[continued >](#)

EMPLOYEE COVERAGE

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

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

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

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

2 LTD is available to groups with 5 or more employees.