

**MetLife PlanSource Advantage (PSA) Program**

For purposes of the MetLife PSA Program:

“MetLife” means The Metropolitan Life Insurance Company.

“Eligible Employer Groups” means those employer groups to whom PlanSource provides certain services under a written agreement, and who may elect to purchase certain Eligible Product Lines under the PSA Program.

“Eligible Product Lines” means those MetLife products that PlanSource will offer to Eligible Employer Groups under the PSA Program.

Under the PSA Program, Eligible Employer Groups may earn monetary credits for offering Eligible Product Lines to its employees. Credits to each Eligible Employer Group are based on each Eligible Product Line multiplied by the number of employees enrolled in such product. PlanSource will apply any credits earned under the MetLife program to an Employer Group’s account in the first month that plans are effective, once the Eligible Employer Group’s information is uploaded into the PlanSource system and PlanSource and MetLife have verified all enrollment information.

The Eligible Product Lines and respective credit amounts for the MetLife program are listed below in Table 1, with additional notes below:

- Credits apply in the first month that plans are effective
- Only 101+ groups new to MetLife who offer dental are eligible

**Table 1.** Eligible Product Lines for Carrier

Eligible Product Line	Valid Geographic Markets	Valid Employer Sizes	Product Line Credit
Accident	All	101 + Employees	\$0.35
Critical Illness	All	101 + Employees	\$0.35
Dental HMO	All	101 + Employees	\$0.35
Dental PPO w/ACA enabled	All	101 + Employees	\$1.35
Dental PPO without ACA	All	101 + Employees	\$1.15
Employer Paid Term Life	All	101 + Employees	\$0.35
Hospital Indemnity	All	101 + Employees	\$0.35
Long Term Disability	All	101 + Employees	\$0.35
Short Term Disability	All	101 + Employees	\$0.35
Vision	All	101 + Employees	\$0.35
Voluntary Term Life and Voluntary Accidental Death and Dismemberment	All	101 + Employees	\$0.35

Note: Employer Group with 5,000+ Employees may be required to obtain additional approval prior to earning credits under the MetLife PSA Program.