

# The Freedom Plan

Brought to you by:



In collaboration with:



Freedom from administrative burdens and freedom from the hassle of managing multiple carriers is what The Freedom Plan is all about. PlanSource in collaboration with MetLife offers best-in-class benefits administration technology paired with products from a leading global provider. Whether it's enhancing the employee shopping experience, streamlining eligibility management or easing the workload around monthly billing, the Freedom Plan delivers exceptional value.

## Best-in-Class Benefits Administration Technology



Our complete cloud-based software used by thousands of clients



Automated enrollment files for all MetLife and other products



Management of the MetLife billing and premium collection process



Modern, mobile-friendly shopping and enrollment experience



Built-in ACA measurement and reporting for HR teams



Online Statement of Health (SOH) process for employees

## Freedom Plan Requirements<sup>1</sup>

Available for effective dates 07/01/2018 or later

200 – 1,500 benefits-eligible employees<sup>2</sup>

Fully-insured PPO dental with 50%+ participation<sup>3</sup>

2 additional group lines of coverage

- Basic Life
- Long Term Disability
- Short Term Disability
- Vision
- Voluntary LTD
- Voluntary STD

2 worksite lines of coverage

- Accident
- Critical Illness
- Hospital Indemnity
- Voluntary Term Life

MetLaw Legal Services

Client must meet PlanSource billing standards

Notes:<sup>1</sup> Initial and annual setup fee applies <sup>2</sup> Clients with over 1,500 employees that fit the requirements may qualify on a case by case basis. <sup>3</sup> DHMO can be offered in addition to PPO dental, must have a combined participation of 50% or greater.

For broker use only

**For the full scope and value of The Freedom Plan, contact a  
PlanSource or MetLife sales representative today!**

# The Freedom Plan

Other terms and conditions may apply to this program

## **MetLife Product Disclaimers**

Like most group insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details.

**METLIFE'S ACCIDENT AND HOSPITAL INDEMNITY INSURANCE POLICIES ARE LIMITED BENEFIT GROUP INSURANCE POLICIES.**

The policies are not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policies or their provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident and Hospital Indemnity Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or GPNP13-HI or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Accident and Hospital Indemnity Insurance are pending regulatory approval. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

**METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY.** Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs, there is a benefit suspension period during which most plans do not pay recurrence benefits. MetLife offers CII on both an Attained Age and an Issue Age basis. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age CII is guaranteed renewable, and may be subject to benefit reductions that begin at age 65. Premium rates for MetLife's Issue Age CII are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage, including the addition of dependents' coverage, if applicable, will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age CII on a class-wide basis. A more detailed description of the benefits, limitations, and exclusions applicable to both Attained Age and Issue Age CII can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI, GPNP09-CI or GPNP14-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

In New York, availability of MetLife's Issue Age CII product is pending regulatory approval. MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. MetLife's Critical Illness Insurance does not provide reimbursement for such expenses. GROUP DENTAL PLAN/PROGRAM benefits featuring the MetLife Preferred Dentist Program are provided by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166.

VISION BENEFITS are underwritten by Metropolitan Life Insurance Company, New York, New York. Certain claim and network administration services are provided through Vision Service Plan (VSP), Rancho Cordova, CA. Vision Service Plan is not affiliated with Metropolitan Life Insurance Company or its affiliates.

Dental Managed Care Plan benefits are provided by Metropolitan Life Insurance Company, a New York corporation, in NY. Dental HMO plan benefits are provided by: SafeGuard Health Plans, Inc., a California corporation, in CA; SafeGuard Health Plans, Inc., a Florida corporation, in FL; SafeGuard Health Plans, Inc., a Texas corporation, in TX; and MetLife Health Plans, Inc., a Delaware corporation, and Metropolitan Life Insurance Company, a New York corporation, in NJ. The Dental HMO/Managed Care companies are part of the MetLife family of companies.

**METLIFE'S SHORT TERM DISABILITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY.** The policy or its provisions may vary or be unavailable in some states. Short Term Disability policies offered by MetLife may include a preexisting condition exclusion. MetLife offers Short Term Disability on both an Attained Age and an Issue Age basis. Attained Age rates are based on specified age bands and will increase when a Covered Person reaches a new age band. MetLife's Issue Age Short Term Disability is guaranteed renewable, and premium rates are based on age at the time of the initial coverage effective date and will not increase due to age; premium rates for increases in coverage will be based on the covered person's age at the time of that increase's effective date. Rates are subject to change for MetLife's Issue Age Short Term Disability on a class-wide basis. For complete details of coverage and availability, please contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of the worksite Short Term Disability Insurance product is pending regulatory approval.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. Payroll deduction required. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

Metropolitan Life Insurance Company, New York, New York.

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