

Small Business Solutions (SBS)

External GA Q&A



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General Questions

What is SBS?

Small Business Solutions (SBS) represents an evolution of how MetLife is doing business in the U100 market. The goal of SBS offering is to make it easier to do business with MetLife.

What does SBS offer?

SBS offers access to voluntary products in the U100 market segment. Additionally, SBS brings faster implementation times, an improved portal for self-service and a new operating model with a team of SBS Consultants supporting your administrative needs for an end-to-end Implementation and Service experience.

When can we start using SBS?

The SBS offering is available now.

What is the scope for MetLife's Small Business Solutions (SBS) offering around number of lives?

The SBS offering is available to new customers (2-99 eligible lives for core, 10-99 eligible lives for voluntary).

Is there a minimum number of lives for Voluntary Benefits?

Yes, the SBS offering for Voluntary Benefits is available to customers with 10-99 lives.

Will current inforce groups move from the legacy system to SBS?

The current SBS offering is new business and existing SBS customers adding coverage. Customers residing on MetLife legacy platforms will be offered SBS at a later phase.

Are additional enhancements coming to SBS?

Yes, as the program expands enhanced functionality will become available.

Is Gross Up available for SBS?

No, currently gross up is not offered on the SBS platform.

Are Health Spending and Savings Accounts (HS&SA) available with Voluntary Benefits?

No, currently HS&SA are not offered on the SBS platform.

Are 'Tech' credits available with SBS?

No, currently 'Tech' credits are not offered on the SBS platform. This is consistent with current rules of engagement in the U100 market.

Where can I find the recorded training sessions?

The presentation deck and recording are available on the MetLife resource page. If you are unable to access the presentation and recording, please reach out to your Account Executive.

Do we have access to the SBS Resource page now, or do we have to wait until we write a case in that platform?

After training, you will receive a link to the SBS Resource page.

Who can I contact if I have questions about SBS?

Please contact your MetLife sales team for Underwriting related questions and contact the appropriate service team for ongoing service questions.

Underwriting/Pre-Sale

Where can I find the list of what is included and not included in the SBS offering?

Please refer to the training materials. For specific questions, please reach out to your MetLife sales team.

When submitting a Request for Proposal (RFP), do we need to request it quoted on SBS?

No, Underwriting will determine if it is a fit for SBS.

Where do I send my Request for Proposal (RFP)?

RFP mailboxes are based on region. Please ask your sales representative which mailbox you should use.

- **MidAtlantic** SBS_MA_RFP@metlife.com
- **Midwest** SBS_Midwest_RFP@metlife.com
- **Northeast** SBS_NE_RFP@metlife.com
- **Southeast** SBS_SE_RFP@metlife.com
- **South** SBS_South_RFP@metlife.com
- **West** SBS_West_RFP@metlife.com

Are products rated the same on the SBS and the legacy platforms?

Yes. The same rating guidelines apply for SBS compared to the legacy Small Market.

Will you round up for grandfathering voluntary life?

Grandfathering is currently unavailable for SBS.

Will there be extended rate guarantees for either Legacy or SBS?

This will be considered on a case-by-case basis, but extended rate guarantees are available for consideration.

Will our quotes meet SBS requirements if our agency does not use EE Navigator?

Yes, EE Navigator is the only Third-Party Entity that can be accommodated at this time, but it is not a requirement.

Will we receive a new quoting tool for this?

No, there are no changes to the quoting tools or rating tools.

Post Sale: Implementation & Ongoing Service

Are separate login credentials needed to access the SBS portal?

Yes. When a case is installed as part of the SBS offering, there are new online service portals for the Employer, Employee, Broker, GA, and TPA that will support these customers. You will have unique credentials for SBS. Once registration is complete, you will have access to all your SBS cases.

Reminder, cases out of scope for SBS offering will continue to leverage MetLife's MetLink and MyBenefits service portals.

How do we receive login credentials for the SBS portal?

Once we receive your first case, implementation is complete, and the customer has authorized your access, you will be sent a registration link via email with instructions for a one-time registration.

For ongoing access, as you submit business in the portal, the employer will receive an indicator asking if they want their GA to have access. The employer will need to check 'Yes'. Once the employer has checked 'Yes,' the GA will be provided with an identifier, and that case will be added to your portfolio and become accessible on the portal.

What happens if case essentials are Not in Good Order (NIGO)?

When paperwork and enrollment are received, the SBS Consultant will review. If information is incomplete or needs clarification, the SBS Consultant will work with the appropriate parties to obtain the additional data needed to move the case forward.

Would I use MetLink for adds and changes for SBS customers?

No, for SBS customers the same type of information is available through the SBS portal. MetLink should only be used for MetLife Legacy groups.

Are Statements of Health (SOH) completed online by the member?

If we have the employee email address at time of enrollment, an email will be sent for online completion of the SOH form. The employee will need to register for the employee portal to leverage this process.

Will the dependent information be available in the SBS portal if the group is on a feed with EE Navigator?

Yes, if the dependent information is being sent it will be housed and viewable in the portal.

Will SBS portal access be limited when a group is on the data exchange with EE Navigator?

Only from an enrollment perspective. There will be no access to make changes to a member's enrollment as the data from EE Navigator would be considered the gold source. No other SBS portal access is impacted.

Can file feeds be set up for EE Navigator down to 10 lives?

Yes, EE Navigator is available down to 10 lives for all SBS products. If the dependent information is being sent it will be housed and viewable in the SBS portal.

What is the acceptable format for submitting employee and dependent data?

The employee and dependent data will only be accepted on the Excel census file. If the employee gives forms to the broker, we ask that the data be input on the provided Excel template to allow for faster implementation and enrollment times.

How do I tell the difference between SBS and a Legacy case?

The Customer Number for Legacy starts with a "5", the Customer Number for SBS starts with a "6". SBS proposals will include the Customer Number from the beginning of the process.

Are benefit summaries available for each SBS product?

Benefits summaries are available for all core coverages and Outline of Coverages (OOCs) are available for voluntary products.

Are EFT payments available?

No. With SBS, we are expanding ways to support payments by offering a credit card option. We can't legally combine EFT and credit card payment features.

Is there a fee to pay by credit card?

MetLife will not charge a fee.

When will auto pay be available to the client?

This is a system enhancement that will be considered in the future.

Do we have the ability to print screens from the portal?

Yes. You can download and print documents from the portal, below are a few examples that are available.

- Structure Letter
- Bill in PDF or Excel Format
- Dental ID Cards

Will MetLife continue to send out ID cards, or are they only available online?

MetLife will not send ID cards, but they are available online.

Will MetLife still send Personalized ID cards to the state of Georgia?

Yes, we will continue to send personalized ID cards for the state of Georgia.

Do Worksite Product Benefit Summaries have the capability to include rates based on payroll mode?

The rates are not included at this time but will be added to our enhancement list for future consideration.

Will we be able to pull renewals on the portal?

This functionality is not available currently. SBS is focused on new business.

Will we be able to pull invoices on the portal?

Yes, invoices can be viewed and downloaded from the portal.

How do we access the SBS portal demo?

The SBS Portal demo is available on the MetLife resource site, you can also reach out to your MetLife Sales team for a link to the demo.

Will Aura be available in the voluntary products suite?

Legal and Aura processes will continue to be available off SBS.

If we submit an RFP that requests a plan design that is not available on SBS, what do we need to do get the case quoted on the legacy platform?

When the RFP is submitted, if it is not a match for SBS, you will be notified, and it will route to the Legacy platform.