

Maintaining *your health*



Group Life and Long and Short Term Disability Insurance

Group Life and Group Disability Income Insurance Membership Benefit Coverages

Christian Brothers Employee Benefit Trust and MetLife

MetLife and Christian Brothers Employee Benefit Trust teamed up to help make benefit decisions simpler for members and their families who participate in the Trust.

Keeping it simple

We combine outstanding coverage with convenience and simplicity for Trust members through a broad range of health and wellness programs, administered by Christian Brothers Health Benefit Services, combined with life and disability insurance underwritten by MetLife.

This package:

- Provides a single, consolidated invoice submitted to CBEBT
- Allows centralized enrollment

About MetLife

For more than 140 years, MetLife has been insuring the lives of the people who depend on them. Their success is based on their long history of social responsibility, strong leadership, sound investments, and innovative products and services.

MetLife is ranked:

- #1 U.S. Life Insurer¹
- Largest Group Life insurer with approximately \$2 trillion of life insurance in force.²
- #3 for Group Disability Income Insurance³
- MetLife listed 34 on the annual ranking of the FORTUNE 500®.⁴

Did you know?

- 59% of workers have three times or less of their household income in life insurance coverage.^{5*} About two-thirds of people who have life insurance, get it through the workplace.^{5**}
- 1 in 5 working Americans will become disabled for 90 days or more before age 65⁶
- Controlling benefit costs and employee retention are the top two benefits objectives for employers

¹ LIMRA US Group Life Sales and In Force YE 2011.

² LIMRA US Group Life Sales and In Force YE 2011.

³ LIMRA US Group Disability Sales and In Force YE 2011.

⁴ FORTUNE 500®, Annual Ranking 2012

⁵ * Tenth Annual MetLife Study of Employee Benefits Trends, 2012.

** Tenth Annual MetLife Study of Employee Benefits Trends, 2012.

⁶ Social Security Administration, Fact Sheet March 18, 2011.

Visit mycbs.org/health
for more information



MetLife

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

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