



Good Morning,

As the COVID-19 pandemic continues to evolve, small businesses in every community are trying to navigate next steps. MetLife and the U.S. Chamber of Commerce are working to bring you the most up-to-date information on how small businesses are coping and adapting.

This month's [Small Business Coronavirus Impact Poll](#) is the latest in a series of reports aimed to keep you informed on the pulse of small businesses during this crisis. Here are some of the key insights:

- Small business' **top concerns around future reopening** include:
 - A lack of profitability due to the decreased number of customers (54%)
 - Protecting the health of their employees (36%)
- **They're learning to adapt** as one in five (20%) businesses have switched at least some employees to teleworking. 17% have transitioned their retail presence to virtual or digital configurations, while 17% have asked for flexibility in rent payments.
- **47% of small businesses** report Small Business Administration's Paycheck Protection Program (PPP) funding is critical. 32% of small businesses have applied or tried to apply, with another 13% planning to apply.

To assist in navigating the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the U.S. Chamber of Commerce offers a [guide and checklist](#) to help your small business clients through the process.

In addition, over the last few weeks, we have

shared with you the resources MetLife has made available for your small business customers, including:

- **Dental PPO premium Credit:** Customers with fully insured dental PPO plans will receive a credit against future premium in the amount of 25% for the months of April and May, 2020¹.
- **Grief counseling** for all customers²
- **Free document review and consultation** through July 31, 2020 to all employers that offer MetLife Legal Plans^{3,4}
- **Complimentary 90-day access to MetLife's PlanSmart® Financial Wellness planner** phone line for COVID-19 related financial questions
- **COVID-19 hotline** available through September 30, 2020 provided by LifeWorks⁵
- **[New Financial Wellness](#)** hub to address the wellness needs of employees
- **Rate stability** to assure the sustainability of our small business customer benefit programs⁶

MetLife continues to stand with impacted communities. In addition to our financial commitment, we're supporting the brave healthcare workers in our communities by offering no cost online estate planning services from May 4–June 30, 2020 as well as turning our majority-owned properties into healthcare housing and support services.

Stay informed on the latest developments by reading the latest [Small Business Coronavirus Impact Poll](#) and by visiting the [Metlife.com COVID response page](#).

Take care,
MetLife



¹May be subject to regulatory approval in some states. Contact your MetLife representative for more details.

²Grief Counseling services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not

provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

³Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

⁴To add disaster relief program, MetLife Account Executive must send a request to torelief@legalplans.com with the following: a) Account Executive name, b) Sales Region, c) MetLife Customer Number, and d) Client Company Name.

⁵Some restrictions may apply to all of these services. Hotline services provided by LifeWorks US Inc. (LifeWorks by Morneau Shepell). LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

⁶We will hold rates for all renewals between June 1, 2020 – September 1, 2020 for groups with fewer than 500 lives.

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