

Provide greater value with one comprehensive solution



Bay Bridge leadership draws on over ninety years of combined experience in insurance and plan administration and service to the public and private sector.

The MetLife and Bay Bridge Advantage

MetLife's expertise, tools and customer-focused solutions, combined with the Bay Bridge BeneBridge® benefit administration platform offers you one innovative way to meet your clients' needs and grow your business.

A seamless experience that reduces time, cost and resources

- Leverage a deep strategic relationship underscored by Bay Bridge's ability to provide seamless, full-service from quote to claim — and all the way through administration.
- Provide employees an intuitive and user-friendly web-based enrollment experience — one that is convenient and secure saving them time.
- Offer a broad range of voluntary supplemental plans that are pre-configured for faster and more efficient quotes and implementations.
- Receive one invoice for all of the active benefits — regardless of the carrier — and make one payment, which makes the process convenient and efficient for you and your clients.
- Generate highly-customizable reports when you need them based on benefit, employee, and dependent information.

MetLife solutions available through Bay Bridge Administrators to groups with 5+ employees:

- Accident
- Cancer
- Critical Illness
- Heart and Stroke
- Hospital Indemnity



Save time with quotes that are generated within two business days once received in good order.

Get expert guidance for confident decisions.

Contact your MetLife or your Bay Bridge Administrators representative today.



Benefiting



In collaboration with



METLIFE'S CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy 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. Product features and availability may vary by state. There may be benefit reductions due to age. Premium rates for MetLife's Group Critical Illness Insurance are based on age at the time of the initial coverage effective date; 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 the initial coverage effective date. Rates are subject to change for this product on a class-wide basis. There is a preexisting condition limitation. Like most group accident and health insurance policies, policies offered by MetLife may 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 GCERT18-BB-SD/CI, or contact Bay Bridge Administrators. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is 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. Prior hospital confinement may be required to receive certain benefits. Premium rates for MetLife's Group Accident Insurance are based on age at the time of the initial coverage effective date; 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 the initial coverage effective date. Rates are subject to change for this product on a class-wide basis. The policy or its provisions may vary or be unavailable in some states. 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 GP18-BB-AX or contact Bay Bridge Administrators. Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY.

METLIFE'S HOSPITAL INDEMNITY INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is 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 policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There is a preexisting condition limitation for hospital sickness benefits. There may be benefit reductions that begin at age 65. Like most group accident and health insurance policies, policies offered by MetLife may 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, GPNP12-AX-PA-SG, GPNP13-HI, GPNP15-2T, GPNP16-HI, GPNP 16-HI-FL-SG or contact Bay Bridge Administrators. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Hospital Indemnity Insurance is pending regulatory approval.

METLIFE'S HEART AND STROKE INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is 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 Policy provides limited benefits for diagnosis of heart attack, heart disease or stroke or certain surgical procedures. The policy or its provisions may vary or be unavailable in some states. Prior hospital confinement may be required to receive certain benefits. There may be benefit reductions due to age. Premium rates for MetLife's Group Heart and Stroke Insurance are based on age at the time of the initial coverage effective date; 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 the initial coverage effective date. Rates are subject to change for this product on a class-wide basis. There may be a preexisting condition limitation. Like most group accident and health insurance policies, policies offered by MetLife may 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 GP18-BB-AX, or contact Bay Bridge Administrators. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Heart and Stroke Insurance is pending regulatory approval.

METLIFE'S CANCER AND SPECIFIED DISEASE EXPENSE INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage providing benefits for medical treatment, including hospital, surgical and medical expenses. The Policy pays benefits only for diagnoses, treatment and services resulting from Cancer or Specified Diseases, as defined in the Policy. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. Prior hospital confinement may be required to receive certain benefits. There may be benefit reductions due to age. Like most group accident and health insurance policies, policies offered by MetLife may 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 GP18-BB-SD or contact Bay Bridge Administrators. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York. In certain states, availability of MetLife's Group Cancer and Specified Disease Expense Insurance is pending regulatory approval.

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