



**if only life came
with a safety net.**

Build yours. This enrollment season, update your benefits at work.

Now more than ever, if is a part of life. And if you've gotten married, had a baby or bought a home this year, you have even more ifs to consider. With all of life's possibilities and uncertainties, it's time to take charge of those ifs and create your own personal safety net.

Want a great way to start? Take a look at your benefits during open enrollment. Often these benefits are offered at rates you may not get outside of work—and your premiums can be conveniently deducted from your paycheck. And in most cases, you can enroll for benefits like health insurance and life insurance without taking a physical exam.

Read on for a quick guide that'll help make it easy to choose your benefits this year.



MetLife[®]

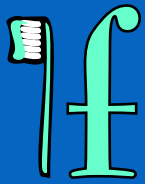
have you met life today?[®]



**an apple
a day isn't
enough.**

Tips on looking at health insurance:

- Make a list of the services and procedures you and/or your family will need this year, such as mammograms, immunizations and checkups. Then, review your health coverage options to make sure that those important items are included.
- To determine your total costs, consider not only the monthly premium deducted from your paycheck, but also how much you are likely to pay in deductibles and co-payments for doctor visits.



**you love
to see
them smile.**

Tips on looking at dental benefits:

- Think about the kind of dental care you and your family may need throughout the year to determine which plan will cover it. Remember to include braces and checkups.
- When choosing a dental benefits plan, think about the questions that may arise during the year and ask them before you make your selection. For example, if you choose an in-network dentist will you receive a reduced rate?



**you want
to be there
for them,
no matter
what.**

Tips on looking at life insurance:

- If your life has changed, it's especially important that you review your life insurance coverage. Consider updating your benefits if you've gotten married, divorced, had a child or bought a home. Make sure you have enough insurance to cover your new if in life.
- A good place to start when considering life insurance options is to think about who is financially dependent on you—and what they would need if you weren't able to provide for them. Consider not only your day-to-day expenses and larger expenses (like your mortgage, rent or childcare), but also the services you provide for your family (such as cooking or caring for an aging parent).

To see how much life insurance you'll need to protect your family, [click here.](#)



**you'd rather
be safe
than sorry.**

Tips on looking at disability insurance:

- If you get sick or injured, disability insurance can replace a portion of your lost income. So if you're unable to work for either a short or long period of time, disability insurance may help cover your day-to-day expenses.
- If you have a group policy, consider supplementing it with an individual policy.

To find out how much income protection you'll need, [click here](#).

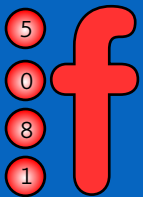


**your parents
become
your
dependents.**

Tips on looking at long-term care insurance:

- Long-term care includes providing substantial assistance to those who are unable to perform basic activities of daily living.
- Many people don't realize that nursing homes, assisted living and home healthcare services may not be covered by health insurance or Medicare. In fact, the average cost of a nursing home is \$61,000 per year.*
- The younger you are when you purchase long-term care insurance, the less expensive it may be.

To learn more about long-term care, [click here](#).

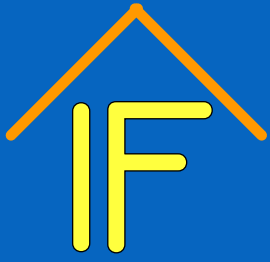


**you don't
end up
winning
the lottery.**

Tips on looking at your 401(k):

- Find out if your employer matches 401(k) contributions. Then, find out how much you have to contribute to be eligible for the match. It's like getting free money from your employer (without having to do any extra work).
- Consider increasing your contributions when you get a raise, so the extra money is automatically set aside for savings.
- The more money you contribute from your paycheck to your 401(k)⁺, the more tax savings you can receive.

To read our Life Advice® Guide on 401(k) plans, [click here](#).



**there's no
place like
home.**

Tips on looking at homeowner's and renter's insurance:

- Insure your home for 100% of its value (including contents—but not the value of the land). Consider a replacement-cost policy so that depreciation is not deducted.
- Before deciding on a policy, check to see that it covers everything you need for your geographical location. For example, standard homeowner policies do not cover floods.
- Consider purchasing renter's insurance if you are renting a home or apartment. Your landlord's homeowners insurance only covers the cost of the building—not your possessions.

For answers to frequently asked questions about home insurance, [click here.](#)



**Vrrrooom
turns into
CRUNCH!!**

Tips on looking at auto insurance:

- If you're only looking at price, look closer. The lowest cost policy may not be the best value in the long run. For example, make sure your insurance policy provides full replacement value, not a depreciated value.
- Are you an exceptionally good driver? Check to see if you qualify for discounts. Discounts are often given for good driving records, mature drivers, cars equipped with safety features like anti-lock breaks, and more.

For answers to frequently asked questions about auto insurance, [click here.](#)



**you love
tax breaks.**

Tips on looking at flexible spending accounts:

- If your employer offers a flexible spending account, take advantage. Flexible spending accounts allow you to set aside money on a pre-tax basis to pay for things such as contact lenses, eye glasses, co-payments and prescription drugs.
- Before enrolling in a flexible spending account, estimate how much you may spend and consider setting aside pre-tax dollars to cover these costs.
- Check with your employer to see if your dependent care and parking and public transportation expenses can be deducted pre-tax as well.