



.....

**Your bereavement journey and  
support for when you need it most**

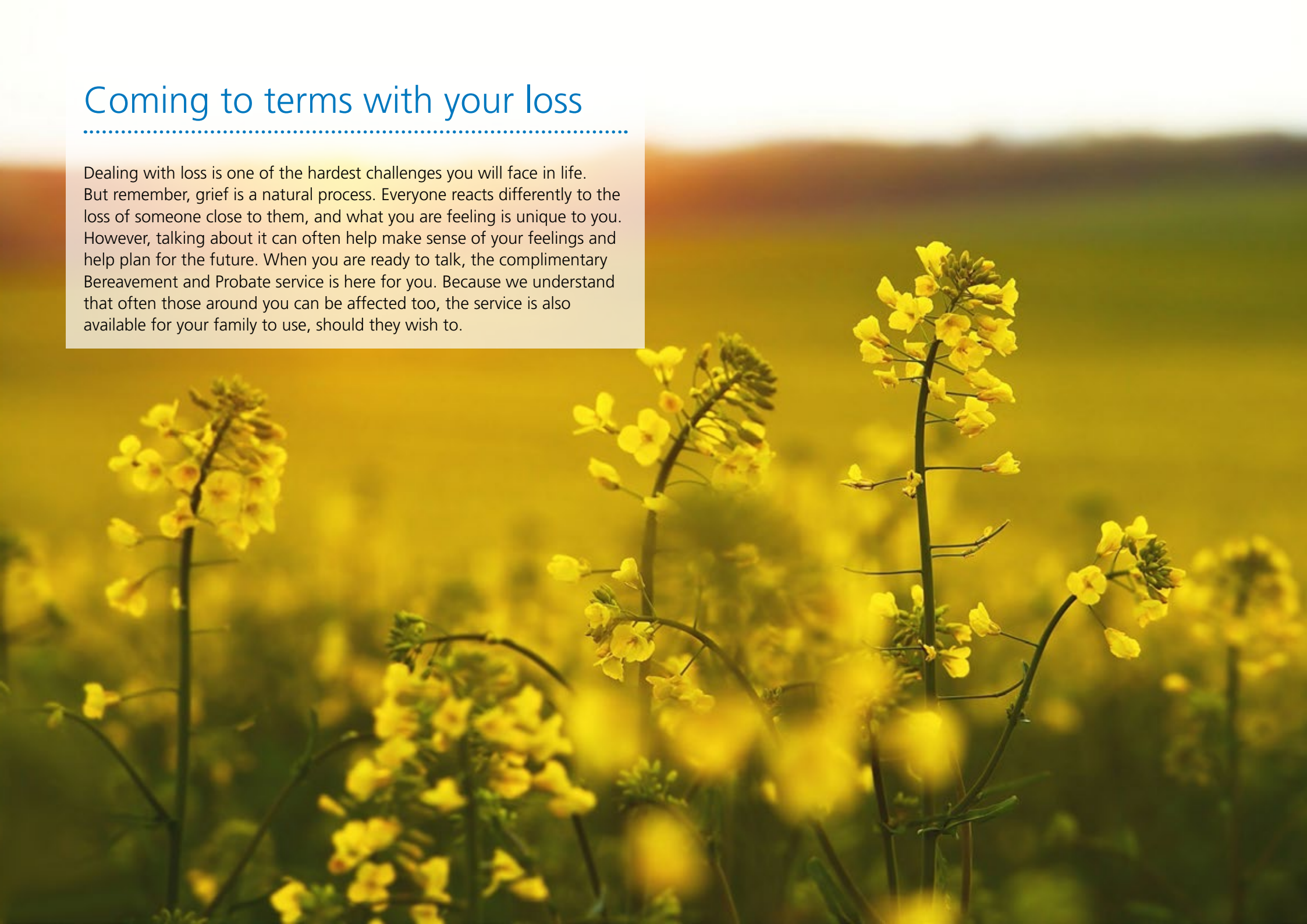
.....

**MetLife<sup>®</sup>**

## Coming to terms with your loss

---

Dealing with loss is one of the hardest challenges you will face in life. But remember, grief is a natural process. Everyone reacts differently to the loss of someone close to them, and what you are feeling is unique to you. However, talking about it can often help make sense of your feelings and help plan for the future. When you are ready to talk, the complimentary Bereavement and Probate service is here for you. Because we understand that often those around you can be affected too, the service is also available for your family to use, should they wish to.



# Your personal bereavement journey

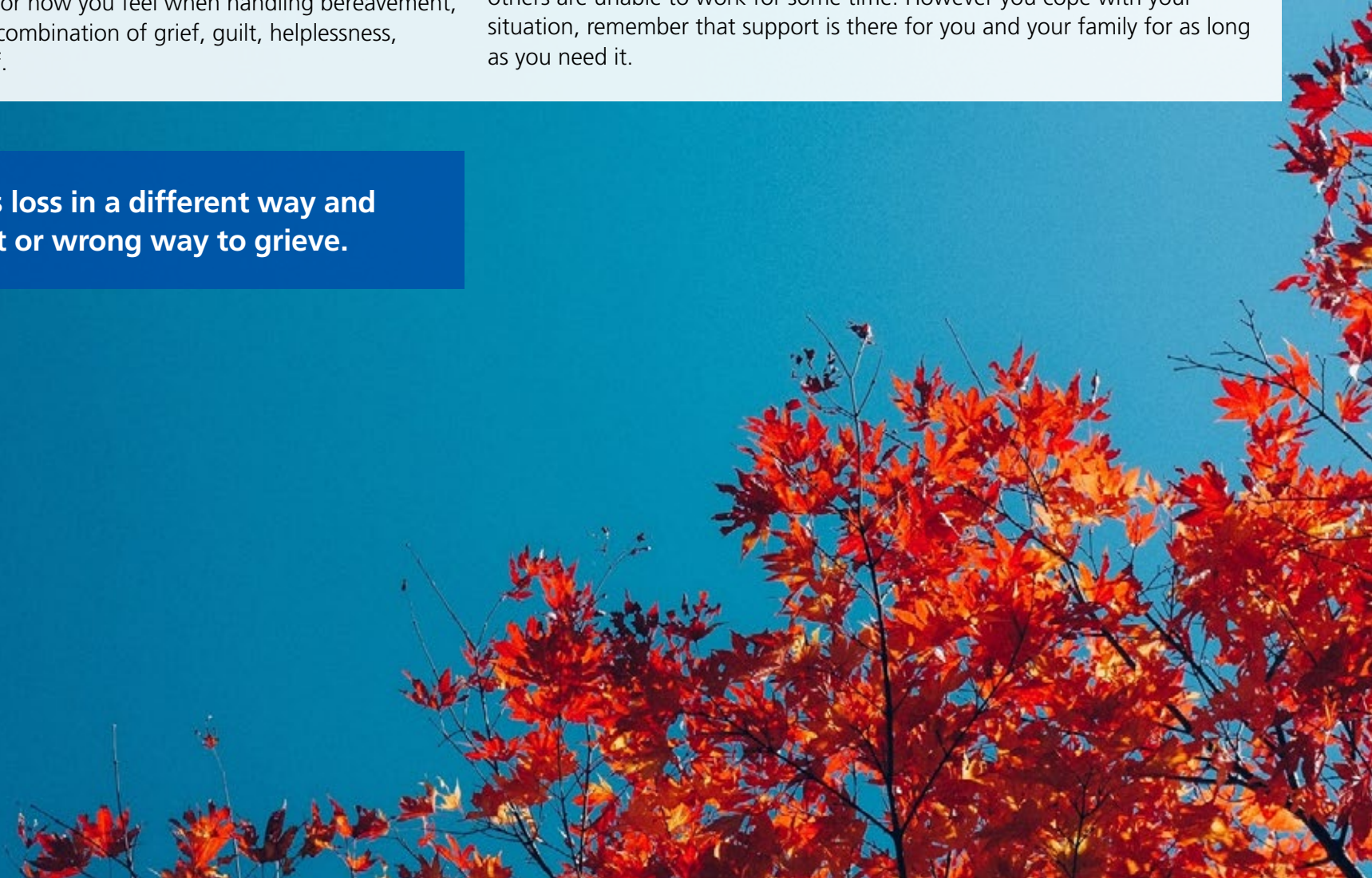
---

The loss of someone close to you can be a devastating experience. You need time and space to come to terms with your loss, make sense of your emotions and understand the impact on your life. Everyone handles loss in a different way and there is no right or wrong way to grieve. The time it takes for you to come to terms with your loss is an entirely personal journey. And although there is no formula for how you feel when handling bereavement, you are likely to experience a combination of grief, guilt, helplessness, anger, emptiness and disbelief.

Bear in mind that grief can have a big impact on the way you behave, both at home and at work. Your mood and performance can change and you could exhibit behaviour that's out of character and unpredictable.

Some people are able to manage their grief and still work full time, while others are unable to work for some time. However you cope with your situation, remember that support is there for you and your family for as long as you need it.

**Everyone handles loss in a different way and there is no right or wrong way to grieve.**



# Getting the right support

---

Here are some simple steps you can take to ensure you get the right level of support:

- **Understand your work entitlements** – this will help remove any uncertainty about how much time you are allowed to take off, and could include using annual leave, unpaid absence or sick leave
- **Keep an open dialogue with your employer** – your employer is committed to helping you get through this difficult time. Liaise with your line manager in confidence about the support they and your workplace can help provide, to get you back on your feet at work
- **Acknowledge and address those challenges affecting you immediately** – the loss of someone close to you may mean significant changes to you and your household at a practical level. For example, you may have financial or childcare issues, or need to look after elderly parents. Try to quantify what the implications of these are for you, so that you can achieve the right support and not create further upset at this difficult time
- **Ask about flexible working** – to help you handle new responsibilities, you may need to ask your employer about flexible working, including working from home, flexible hours or reducing your contract to part-time
- **Make use of the support available** – you have support available to you 365 days a year, 24/7, so be sure to use it as often as you need it, for as long as you need to. Trained counsellors and experts are on hand to support you at every step of your journey. Plus, if members of your family need more support, they have complimentary access to the helpline too.



Support is available to you  
**365 days a year, 24/7**

## Coping with the death of a colleague

---

We all spend a great deal of time with those we work with, and they can be like a second family. So, if one of your colleagues passes away, it can create an emotional vacuum that affects you and your team. At this time, your colleagues can provide you with a vital support network, helping you through the loss of your fellow employee. But it's also important you have additional support to help you with the emotional strain. There may also be practical changes that you need support to adjust to. For example, there may be extra work or responsibility placed on you to help manage the increased workload in the interim.



## Returning to work

---

For many people, returning to work after losing someone close is emotionally difficult, while others find the routine of the working day a real comfort. There's no right way of returning to work, but there are steps you can take to make it easier. Keeping lines of communication open with your employer can help ease the transition. You should make sure you know who your key contact is and keep in regular contact with them.

Familiarise yourself with your employer's bereavement policy and how much time you are able to take off – it can alleviate a lot of unnecessary stress at

a difficult time. Work together with your employer to make sure you balance your needs with the needs of the business. When the time is right, it's a good idea to agree a timeline for returning to work.

There will be ups and downs as you adjust to life without the person you have lost, and you might not feel the full impact until long after their death. Be aware of your emotional state and be honest with your employer about the support you need.

# Comfort. It's just a call away

---

MetLife Group Life cover offers you and your family complimentary Bereavement and Probate support, including a 24-hr, 365 days a year helpline.

Just by calling **0800 917 0096**, you can get in touch with professionally trained bereavement counsellors whenever you need that extra bit of support. And your family also have access to the helpline.

We are dedicated to supporting you with both the emotional and practical sides of bereavement, helping you come to terms with your loss in the way that's right for you. You can talk to the counsellors about issues such as:

- Helping you come to terms with your loss
- Understanding the grieving process
- Exploring areas which might prevent you moving on
- Helping resolve areas of upset or conflict that remain

Plus, you have free access to practical probate support from trained legal consultants. This can help you deal with issues including:

- Registering a death
- Arranging a death certificate
- Advice on what to do if a will has not been left
- Advising to help deal with finances after a death eg closing bank accounts
- Helping to manage the deceased's estate

You and your family members are also eligible for up to 6 complimentary face-to-face counselling sessions a year.



To access the helpline, call **0800 917 0096**

To discover more about this complimentary service visit **metlife.co.uk**

## Want to find out more?

To discover more about this complimentary service, contact your Employee Benefits representative in your workplace, or visit [metlife.co.uk](https://www.metlife.co.uk)

---

**Products and services are offered by MetLife Europe d.a.c., which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.**

MetLife Europe d.a.c. is a private company limited by shares and is registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at One Canada Square, Canary Wharf, London E14 5AA. Branch registration number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA). Details about the extent of our regulation by the FCA and PRA are available from us on request. [www.metlife.co.uk](https://www.metlife.co.uk)

The MetLife Bereavement Counselling & Probate Service is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.

COMP 2147.1.SEP16