



# MetLife UK Employee Benefits and COVID-19 Quick Start Guide v2.0 25<sup>th</sup> March 2021

This is a quick start guide to introduce you to our COVID-19 FAQs.  
Please go to [www.metlife.co.uk/support/faqs](http://www.metlife.co.uk/support/faqs) for the full version and more detail.

## General coronavirus information

COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019. It is recommended you consult reliable sources of information to find out more about the virus. The UK [Government](#) recommended sources include the [NHS](#) and the [World Health Organisation](#) website.

MetLife has robust BCP plans in place and has invoked its full working from home policy. We continue to work hard to minimise any impact to our customers and endeavour to continue to maintain our high service standards. As a protection insurer, and member of the ABI, MetLife UK has committed to the ABI COVID-19: Protection Pledges.

## Health and wellbeing information

Employees have access to a Group Life Employee Assistance Programme, Group Life Bereavement & Probate Support and / or the Group Income Protection Wellbeing Hub, depending on the employer's scheme size and type of MetLife policy. Details about our range of services available to our clients can be found on our [website](#).

## Experiencing financial difficulties

For customers experiencing temporary financial difficulty as a result of coronavirus, please do not hesitate to contact us on 0800 917 1112 (9-5 Monday to Friday) or [eb@metlife.uk.com](mailto:eb@metlife.uk.com). The options available include reductions in salaries mid-rate guarantee period, extension of credit periods and switching from annual to non-annual payments. More detail can be found [here](#).

## Scheme underwriting

For some new to market schemes and requests to improve the benefit basis and to allow us to quote for as many employers as possible in this uncertain time, we may request an employer or trustee discloses its knowledge of any eligible employees and / or eligible partners who have been admitted to hospital as a result of COVID-19. We won't ask for this if we have applied actively at work 'AAW' requirements for eligible employees and / or eligible partners to be insured from the policy commencement date.

We will currently still accept workplace location postcodes for the purpose of quotations. Employee home postcode information, including overseas locations, does not need to be provided unless specifically requested by us.

## Medical underwriting

Temporary cover will still be provided for eligible employees, eligible partners and / or discretionary entrants in accordance with the policy terms and conditions. We may request additional information, on a case by case basis, to ascertain whether an employee has been exposed to the virus. Such requests will be limited to higher risk groups. For employees who are symptomatic at the time of underwriting we may defer cover until a full recovery has been made.

## Digital forms

Our proposal forms for new Group Life and Group Income Protection policies and Employer Admission Forms for our Registered and Excepted Master Trusts, can all be completed, signed and submitted electronically. Forms must be signed by an authorised signatory. See also the 'Making a claim' section.

## Administration

There is no change in how we administer our group policies in respect of policy reviews, rate guarantee periods and starting and terminating of cover.

## Volunteering, alternative employment and medical trials

If any employee is volunteering their time and skills, taking up alternative employment and / or participating in medical trials, this does not impact their group risk benefits. The employee must remain an employee of the policyholder and included in any membership data provided to us, with the appropriate premium being paid for cover.

### Catastrophic event limits

If a catastrophic event limit applies to a group policy, this will be stated in the latest accepted final quotation. See the policy terms and conditions for how we define a catastrophe. The coronavirus could trigger the catastrophic event limit clause.

### Foreign Office 'FO' travel restrictions

The Foreign Office only allows travel for legally permitted reasons. It is illegal to travel abroad for holidays and other leisure purposes. Details can be found [here](#). A requirement to adhere to FO travel guidance can apply to a policy, and this will be stated in the latest accepted final quotation. FO travel restrictions to policy benefit do not apply to personal travel. We do not require any additional information beyond what we already request.

### Actively at work 'AAW' requirements

The definition of AAW can be found in the policy terms and conditions. Cover can be affected by the coronavirus if the employee does not satisfy the definition of AAW and our AAW requirements. In assessing whether a member is *actively* at work, we would consider whether, in our opinion, the member was mentally and physically capable of working their normal contracted number of hours. Someone shielding themselves as a preventative measure does not in itself mean an individual is not capable of working.

If an employer has put its staff on furlough, but an employee is still mentally and physically capable of working their normal contracted number of hours, we would still consider them to be actively at work for the purpose of cover.

### Making a claim

Where it is not possible for a client and / or employee to submit original documents or sign forms in ink, we will accept claim forms (and other claims documents) completed electronically and submitted to us via email. We continue to review claims as normal.

Government guidance in respect of COVID-19 for employees, employers and businesses, including in respect of the Coronavirus Job Retention Scheme, can be found [here](#). Where an employee has had their salary reduced either by reduction in hours or contractual annual salary; is not currently being paid at all by their employer but remains an employee; has been granted a leave of absence i.e. they have been 'furloughed'; and / or is in receipt of government payments in lieu of their contracted salary, we have temporarily relaxed our policy terms and conditions until 30th September 2021 in respect of salary-based benefit definitions.

**Group Life:** If an employee dies during this period, MetLife will use the salary stated in the membership data provided as at the policy commencement date or the last rate guarantee period review date. If an employee's salary has subsequently increased between the later of the policy commencement date and the last rate guarantee period review date, and any COVID-19-related salary reduction, MetLife will use the employee's salary as of immediately prior to a COVID-19-related salary reduction.

**Group Income Protection:** If an employee becomes incapacitated due to accident or sickness, and the deferred period is met, MetLife will use the salary stated in the membership data provided as at the policy commencement date or the last rate guarantee period review date. If an employee's salary has subsequently increased between the later of the policy commencement date and the last rate guarantee period review date, and any COVID-19-related salary reduction, MetLife will use the employee's salary as of immediately prior to a COVID-19-related salary reduction.

As per the policy terms and conditions, the income benefit plus income from any other sources shall not exceed 80% of the member's gross earnings (as per their pre-COVID-19 earnings). Income from any other sources includes any payments made to the member by the employer separate from the MetLife Group Income Protection policy. Where the total income benefit and income from any other sources exceeds this 80%, we will reduce its policy benefit by the amount of any other income being received by the member from the employer.

From 1<sup>st</sup> July 2020, employers can bring furloughed employees back part-time. In the event the employer chooses to do that with an existing GIP claimant who was previously on proportionate benefit, we will pro-rata the policy benefit accordingly as per the policy terms and conditions. The limitation of policy benefit provision continues to apply.

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