

# Group income protection from MetLife

Drive engagement, wellbeing and loyalty with group income protection from MetLife



Your employees are critically important when it comes to helping your business stand out and succeed. In a fast-changing world, how can you ensure that they feel supported and in turn help them stay loyal to your company? Retaining, as well as attracting, employees makes sound financial sense when you consider that the cost of recruitment is on average 20 to 30% of their first year's salary; add on training costs and don't overlook the risk of the new recruit being a good fit with the team.

## How MetLife can help

MetLife, through our customer-focused group income protection solutions and in partnership with your adviser, can help you and your business prepare for the future, perform at its best and protect it and your employees when it's needed most.

## How group income protection can help

- **Protects your balance sheet and your people.** If an employee is ill and unable to work, we pay a replacement salary of up to 80%.
- **Employees feel valued and supported.** 57%<sup>1</sup> of employees worry about the main wage earner not being able to work; group income protection provides a replacement income so the employee doesn't have to worry about surviving on state benefits. MetLife's research shows that employees that feel supported are significantly more engaged, helping drive productivity and quality.
- **Helps engage your employees in wellbeing.** All employees get access to our complimentary wellbeing and support services. From help with daily challenges like childcare to complex issues like debt management and mental health support, everyone can benefit. For examples of how our Wellbeing Hub can help, visit our [website](#).

## The Wellbeing Hub

Healthy living brings widespread benefits – like fewer staff absences, greater motivation and higher productivity. Our Wellbeing Hub helps your employees achieve and maintain optimum wellbeing.

With **24-hour access** to confidential advice and support, it aims to minimise any health risks employees may face.

- Our online portal and mobile app offer access to health assessments as well as support guides and insightful videos
- Employee Assistance Programme – a confidential freephone helpline for employees and their families.

Provided by Health Assured, the expert in wellbeing.

## Helping you drive business performance through your people

Group income protection from MetLife is designed to work hard for your business. To make the most of all the benefits, make sure you:

- ✓ Make your colleagues aware of the benefits they have
- ✓ Get them to download the Wellbeing Hub app
- ✓ Let us know about any absences as quickly as possible.

## The MetLife Difference

### Global strength and insights, local teams and solutions

Our history goes back 150 years. Our rich heritage is more than just a story to us, it enables us to translate the past, bringing decades of expertise into the present and delivering solutions through local teams of experts.

### Solutions you can trust

In the UK, we provide group income protection to over 180,000 employees through over 850 companies. In 2018, we supported 996 people through our return to work service to the point where they were ready to return to work or move on with their working careers. We paid £7m in group income protection claims in 2018.

### Reliable service with a human touch

Our friendly teams are all in one place, making interaction easy and part of our DNA. Our commitment to delivering for our customers is endorsed by our customers, who gave us a 100% satisfaction rating on claims in 2018.

## Helps control and minimise sickness absence

Employee absence is not just costly but is disruptive to your business; team members may need to take on extra work at the same time as worrying about a valued colleague's health and recovery. That's where our positive intervention and rehabilitation services are designed to come in. With early engagement, even the most complex potential absences can be understood and therefore managed. To find out more about how we can help, read our leaflet on Early Intervention.

# 94%



The percentage of employees returning to work when we're notified of their absence within the first four weeks.<sup>2</sup>

## Want to know more?

Contact us on 0800 917 2111 or email [ebnewbusiness@metlife.uk.com](mailto:ebnewbusiness@metlife.uk.com). Our friendly teams will be happy to help.

<sup>1</sup> MetLife UK Employee Benefit Trends Study 2017

<sup>2</sup> Source: based on MetLife claims data to October 2018

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