

AN INNOVATIVE APPROACH TO GROUP INCOME PROTECTION

# PROACTIVE PROTECTION FROM METLIFE



**MetLife**<sup>®</sup>

## Contents

Introduction	3
ProActive Protection	4
How it works	5
ProActive Interventions	6
ProActive Support	7
ProActive Data	8
ProActive Service	8
Beyond the immediate benefits	10
About MetLife	11



# INTRODUCTION

At MetLife we understand that employees are the greatest asset of any business. That's why we are dedicated to providing employers with effective solutions that will, if needed, provide financial security for an employee and their family.

The total direct cost of absence in the UK is £14 billion a year and conditions linked to anxiety, stress and depression are the single most widespread cause of long-term absence in the UK.\* In terms of the impact on business, helping employees return to work is vital. And it's why Group Income Protection needs to go further than helping employers provide their duty of care towards employees – it should help you protect your business, too.

## **An innovative approach to Group Income Protection**

To help you meet that challenge, we have developed an innovative approach to Group Income Protection that focuses on keeping employees well, but if they do suffer illness or injury they are given full support to help to get them back to work as soon as possible.

- By working proactively with you, we will help you to manage the cost of long and short-term absences, highlight potential issues early on, and help you avoid costs and disruption to your business.
- We'll gather and share data to help you understand the health of your workforce and take preventative measures to avoid long-term absences.
- You'll also have the support of a Client Relationship Manager or team, who will act as a convenient point of contact throughout your policy term.

## **As a global name, MetLife is used to providing certainty in an uncertain world**

When looking to protect their employees, and the business, from unexpected events, it's reassuring for employers to work with a name that has both financial strength and a commitment to finding the solution that suits them best.

Our award-winning service helps deliver the financial protection that employers and employees need and deserve – whatever the size of the business, wherever it is in the world. We help over 40 million employees in the United States alone, and operate in over 40 countries across the globe. Reassuringly, our international experience and expertise have helped us achieve top 5 positions in over 20 markets.

## THE GROUP INCOME PROTECTION PLAN FROM METLIFE – PROACTIVE PROTECTION

The innovative Group Income Protection Plan from MetLife that can proactively help employees stay well, help them early on if they aren't, and get them back to work if they are off work – quickly. Backed by data and insights from MetLife's global employee benefits experience.



## HOW IT WORKS

# OUR NEW APPROACH TO GROUP INCOME PROTECTION COMBINES THREE KEY STRENGTHS:



### ProActive Intervention

Your Client Relationship Manager or team will proactively contact you to understand any absences. The Client Relationship Manager will then liaise with our claims team regarding your absences, to implement any early intervention to get your employees back to work as early as possible.

### ProActive Support

As and when employees are struggling at work or become absent, you and they have the reassurance of knowing that their income is protected up to the agreed insured level. Your Client Relationship Manager and the MetLife claims team work with both employers and employees to support them on their journey back into work.

### ProActive Data

We will proactively provide a regular report on the health of your workforce, reasons for claims and how these have been managed, as well as analysis to help you to manage the value of your scheme.

### The Wellbeing Hub

An additional feature of our Group Income Protection, which provides a fourth key strength, is the MetLife Wellbeing Hub. At MetLife, we believe that healthier and happier employees take less time off work. Engaging your workforce in healthy living can bring widespread benefits including fewer absences, and greater motivation and productivity.

We have teamed up exclusively with health experts AXA PPP healthcare to offer employees a personalised online Health and Wellness programme and a 24/7 confidential support service to encourage employees to make small, steady changes to their lifestyle. Anonymous data from these services helps to enrich the insight that you receive on the health and wellbeing of your workforce.

Talk to your adviser for more information.

# PROACTIVE INTERVENTIONS

## AVOIDING LONG-TERM ABSENCE

Early intervention is important, as acting quickly can help employees remain at work or get back to work as soon as possible. With absence costing the UK economy billions of pounds a year, when claims are notified after the deferred period it can often be too late to take any preventative action.

That's why we engage proactively with employers to gain sight of absences early on, which will trigger intervention as soon as it's needed. To help get employees back to work in a safe, sustainable and effective manner, we've partnered with Health Claims Bureau (HCB) to provide a service that includes:

- Understanding the reasons why the employee is not at work
- Identifying the barriers to getting back to work
- Access to a range of public and private support services
- Recommendations for achieving a successful return to work.

We can also help identify where an employee might benefit from additional treatment, whether that be through the National Health Service (NHS) or private treatment.

In addition, we can evaluate roles, workstations and workplaces to suggest adjustments that might facilitate a return to work. Equally important is the help we can provide for the individual employee. By providing a link-point to ease the journey back to work, we can help an employee re-integrate into the workplace and return to being a productive member of staff, making the return to work sustainable and beneficial.

### About HCB

- As a proven industry specialist in early intervention and rehabilitation, HCB has provided services to insurers for nearly 20 years.
- Its expert resources come from a clinical and vocational background; when referred by the MetLife claims team it will begin by understanding the specifics of your employee's situation.
- It will establish what is required to move from absence and health issues to recovery and return to work.



# PROACTIVE SUPPORT A TAILORED SOLUTION

Once a claim is made, we still focus on helping to get the employee back to work, where at all possible. Your Client Relationship Manager and claims team will continue to keep you informed and updated throughout the whole process. Paying income when an employee is off sick is just one of the options available.

## Other options include:

- Rehabilitation support
- Role re-training
- Funding treatment
- Reduced liability settlements
- Full liability settlements
- Claims paid to term

## A tailored approach

If you do need to make a claim, there are a number of choices and benefits available. For example, the plan can cover a fixed amount of benefit or up to 80% of an employee's earnings, as well as additional expenses such as the pension scheme contributions and national insurance contributions.

If an employee returns to the company with reduced hours, or in a part-time or lower-paid position due to their illness or injury, we can provide a proportionately reduced replacement income.

In addition, different levels of benefit can be provided for different membership groups, such as managers or staff. Partners (equity partners or otherwise) can also be covered for up to 50% of their average earnings over the past three years. Pension scheme contributions and national insurance contributions cannot be insured for partners.

## Flexible options

- You can decide on the deferred period – the period for which an insured member must be unable to work before becoming eligible for income benefit.
- You can also choose the benefit payment period – the period for which benefit will be paid whilst the insured employee is unable to work.

- There is also the option to select an escalation rate - the percentage by which the income benefit can increase each year, for claims that last more than one year.
- And finally, you can opt for a benefit offset – either a fixed deduction from the income benefit paid or a state benefit deduction (this is deducted regardless of receipt).

## One Step Underwriting

For benefits that require medical underwriting e.g. benefits above the free cover limit or in respect of discretionary entrants, One Step Underwriting may be available. One Step Underwriting is where a member is medically underwritten and accepted in writing by MetLife and we set an income benefit limit for the individual member, so any future increase in income benefit will not require further medical underwriting provided the income benefit does not exceed that limit.

## Our claims expertise

We are able to draw on MetLife's global expertise to ensure that we provide a flexible and pragmatic claims experience for you and your employees. Please see our claims guide for more details on how we manage our claims.

## PROACTIVE DATA HELPING YOU STAY IN CONTROL

With the right data and insights, it's much easier for employers to create a successful strategy to manage sickness absence. We can provide the information you need to develop a strategy which will transform the way you manage absence across your organisation.

We work with businesses in over 40 countries, so we have extensive medical and claims data that we can share with you. We'll use our knowledge and expertise to regularly report a picture of health across your workforce, including:

- Reasons for claims, short and long – and how this may be managed
- Potential time-bombs for absence
- Analysis to help manage your policy.

We can also help identify where an employee might benefit from additional treatment, whether that be through the National Health Service (NHS) or private treatment.

This will help you to identify potential risk areas and take early, positive action. It will then be easier to create a workable strategy for managing and reducing sickness absence and, at the same time, increase the health, motivation and productivity of the workforce.

## ALL BACKED BY ONGOING PROACTIVE SERVICE CLIENT RELATIONSHIP MANAGEMENT

We understand how vital it is to have a single point of contact throughout your policy – someone who can take any hassle away from you. That's why you'll have the back-up and ongoing support of a dedicated Client Relationship Manager if you have a large scheme, or a team of Client Relationship Managers for smaller schemes. Our Client Relationship Managers will keep in regular contact and build a rewarding working relationship with you.

When the Client Relationship Manager is aware of any absences, they will liaise with our claims team, who can draw on an enormous amount of expertise, data and insights to establish the best intervention. However, if you experience an employee absence before you have spoken to your Client Relationship Manager, you can contact the MetLife claims team directly to ensure that we can progress any early intervention as quickly as possible.

Your Client Relationship Manager will ensure that your scheme runs smoothly and that the needs of both your employees and your business are met.







# BEYOND THE IMMEDIATE BENEFITS THE WIDER ADVANTAGES OF GROUP INCOME PROTECTION

A Group Income Protection policy can be of great value to employees. It provides peace of mind that if for any reason they become ill, they will be able to maintain their standard of living. Employees would need to pay significantly more for individual Income Protection cover if they were to arrange it themselves.

As many as 69% of UK small to medium-sized businesses we questioned in a recent survey, believe that a good employee benefits package increases loyalty.\* And, according to a recent independent survey, 80% of firms believe it helps them attract and retain high-quality employees.\*\*

## **An outstanding asset for recruitment and retention**

For all these reasons, a Group Income Protection policy can provide wider benefits for both your workforce and your business. And, as it's highly valued by employees, it can help you to be more competitive when recruiting, and keeping, the best-qualified people.

## **Tax-efficient too**

The premiums for a Group Income Protection policy are usually treated for tax purposes as a business expense. Premiums are not normally treated as a benefit-in-kind for employees.



\*MetLife Employee Benefits Research Results Analysis – March 2013 Conducted by Citigate Dewe Rogerson

\*\*The Origin Employee Benefits Survey 2010/11

# ABOUT METLIFE GLOBAL LEADERS IN EMPLOYEE BENEFITS

## MetLife, Inc. at a glance

- We're the **No.1** Employee Benefits provider in the US
- We cover nearly **40 million** employees and their dependants in the US
- We have **90 million** customers worldwide
- We operate in **46 countries**
- We're the **No.1** life insurer in the US
- We're a **market leader** in Japan, Latin America, Asia Pacific, Europe and the Middle East
- There are **67,000** MetLife employees worldwide
- We have **\$488.3** billion in managed assets
- We provide **\$4.1** trillion of life insurance cover
- We rank 34th on the **2012 Fortune 500®** list
- We're the **largest life insurer** in the United States, Mexico, Chile and Argentina
- Our clients include **90** of the top **100 Fortune 500®**
- We're in the **top 5** in over 20 markets
- Our market value of **\$40.7\* billion** shows we're a global name with strong financial backing.

## MetLife in the UK, at a glance

- We've been awarded Company of the Year **twice** at the Financial Adviser Service Awards in 2010 and 2012
- **90%** of all our clients renew with us year after year\*
- **98% satisfaction** on claims handling over the last 10 months.\*\*



\*As at 8th April 2013 – [www.forbes.com](http://www.forbes.com)

\*\*MetLife, January-October 2013

## Want to find out more?

Talk to your IFA or EBC or call us on **0800 917 2111**

You can also visit us at [www.proactiveprotection.metlife.co.uk](http://www.proactiveprotection.metlife.co.uk)  
for more information



### **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](http://www.metlife.co.uk) | © 2013 PNTS

AXA PPP healthcare is a trading style of AXA ICAS Limited (reg. no. 2548573) and AXA ICAS Occupational Health Services Limited (reg. no. 1336017). These companies form part of the AXA PPP healthcare group plc (reg. no. 3148346). All of the above mentioned companies are registered in England and Wales and all have their registered office at 5 Old Broad Street, London EC2N 1AD, England. Visit AXA PPP healthcare at [www.axapphealthcare.co.uk](http://www.axapphealthcare.co.uk) for more information.

Health Claims Bureau Registered in England No: 2820780. Registered Office: Weirbank, Monkey Island Lane, Berkshire SL6 2ED.

EB16 00 129 | 2117.01 AUG 2016