



Handling loss in the workplace

The journey through bereavement
and terminal illness

MetLife[®]

Support when it's needed most

Running a business, you often face challenges. But few issues are as sensitive, complex and unpredictable as handling bereavement or the diagnosis of a terminal illness. Whether it affects one individual or the whole workplace, the impact on you, your staff and your business can be far reaching.

By handling tragedy with compassion, understanding and flexibility, you can demonstrate your dedication to the wellbeing of your employees. The best way to achieve this is by having a solid support network in place should the worst happen.

That's why MetLife offers complimentary Bereavement and Probate support alongside our Group Life cover, helping to guide you and your employees through the emotional journey of bereavement or the diagnosis of a terminal illness.

Our dedicated helpline and counselling service provides support for your managers and their teams at a time when they need it most. The service is also available for the families of those affected.

Understanding the personal nature of loss

Everyone handles loss in a different way. There's no right or wrong way to grieve and the news of a terminal diagnosis or death of someone close can take months or even years to come to terms with. If you have an employee going through bereavement, there are many factors to consider.

Typically, people experience a combination of grief, guilt, helplessness, anger, emptiness and disbelief. These are very complex emotions and can have an impact on the way your employee behaves once they are back at work. Their performance may change and their behaviour could be unpredictable and out of character. And while some people are able to manage their grief and still work full-time, others need additional help and support.



A flexible approach to supporting the individual

Employees going through bereavement are coping with a huge amount of emotional and practical strain, and that makes a sensitive, flexible approach important. Remember, bereavement also often leads to a change in financial and living circumstances. For example, it may mean the loss of a key provider or changes in childcare.

People need time to find ways to cope with their loss, the freedom to determine how they communicate and the flexibility to decide the support they receive. By making help readily available, you can ensure employees and their families make the most of support when the time is right for them. It may be appropriate to discuss flexible working with your employee, including working from home, flexible hours or reducing their contract to part-time.

Even when they are back at work, many employees struggle, and this can have an effect on how they fulfil their role and their working relationships. Colleagues working alongside them can be affected both emotionally and practically. For example, they might have to pick up additional work to help share the load. And although they may find they struggle with this, they could feel guilty raising the issue with their manager. The support network is there for them too, so they can confidentially air their feelings in a safe environment.



Qualified counsellors are on hand, 24 hours a day all year round, to support them every step of the way.

Coping with the death of an employee

Businesses can be like families, so when someone is no longer there it can create an emotional vacuum. The loss of a key member of your team can have a massive impact on the morale and productivity of your whole business, so having a support plan in place should the worst happen, is essential.

The grief associated with losing a colleague can lead to a drop in performance levels as people come to terms with the news. And if an employee dies in the workplace – as the result of either an accident or natural causes – this can have an even more damaging effect.

In times of tragedy, knowing they have your support can be a huge relief for your employees. A compassionate approach shows that you value your employees and can help build loyalty and strengthen your business.

For a list of things to consider, read our top ten tips guide on how you can best support your people and your business.

Further support and useful links:

For additional information you may find the following references useful:

The Employment Rights Act 1996

www.legislation.gov.uk/ukpga/1996/18/contents

Citizens Advice

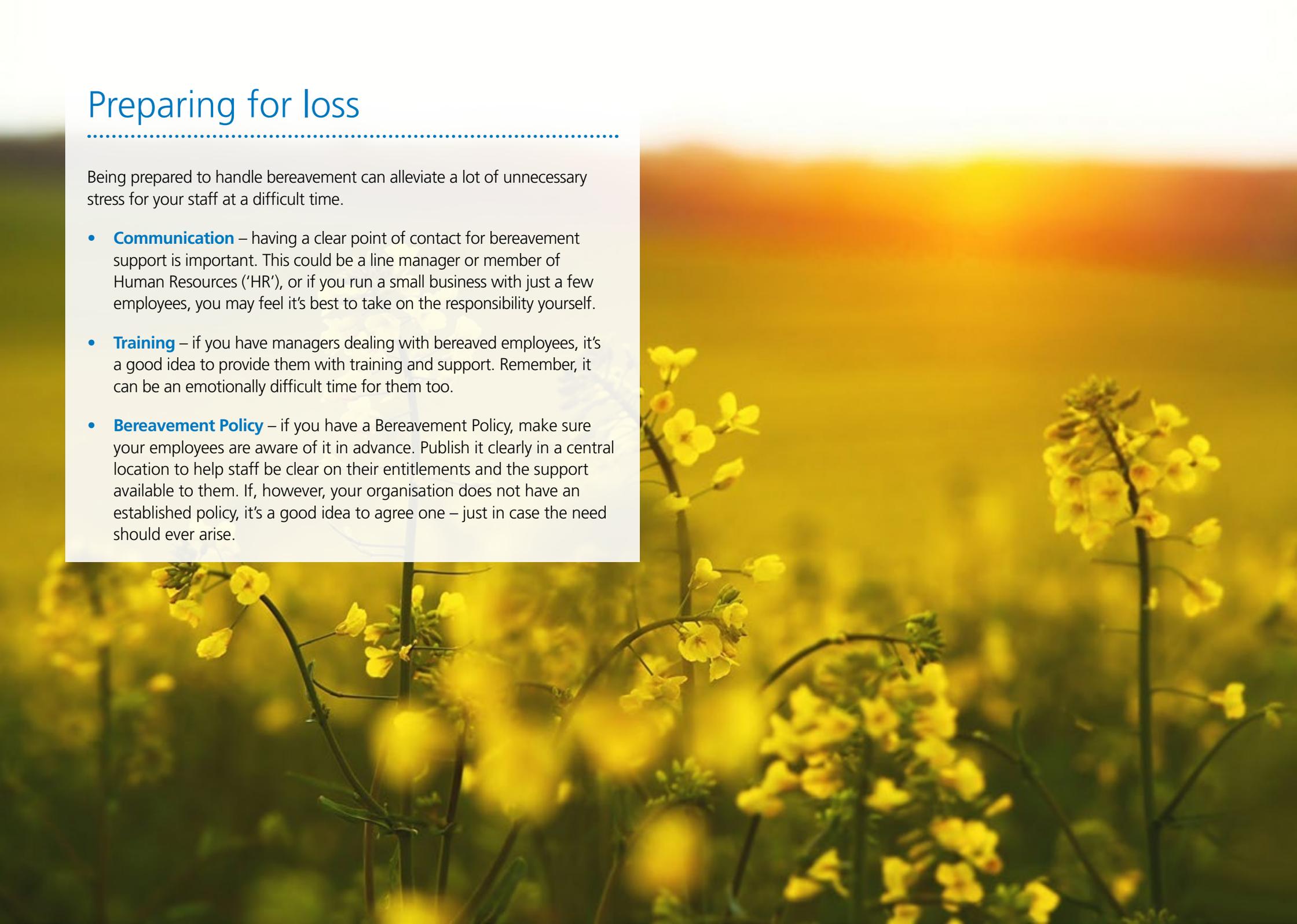
www.citizensadvice.org.uk/work/rights-at-work/basic-rights-and-contracts/basic-rights-at-work



Preparing for loss

Being prepared to handle bereavement can alleviate a lot of unnecessary stress for your staff at a difficult time.

- **Communication** – having a clear point of contact for bereavement support is important. This could be a line manager or member of Human Resources ('HR'), or if you run a small business with just a few employees, you may feel it's best to take on the responsibility yourself.
- **Training** – if you have managers dealing with bereaved employees, it's a good idea to provide them with training and support. Remember, it can be an emotionally difficult time for them too.
- **Bereavement Policy** – if you have a Bereavement Policy, make sure your employees are aware of it in advance. Publish it clearly in a central location to help staff be clear on their entitlements and the support available to them. If, however, your organisation does not have an established policy, it's a good idea to agree one – just in case the need should ever arise.



Developing a bereavement policy

A bereavement policy is an effective way to make coping with returning to work clear and simple for you and your employees. It's easy to set up and just ensures you have guidelines on how to treat each employee fairly and equally. You can distribute it to your employees as part of their induction, so they understand your policy on issues such as:

- **Compassionate leave** – time off directly after the bereavement
- **Using sick day or annual leave** – allocating some or all of their annual allowance
- **Unpaid leave** – taking an unpaid leave of absence beyond their normal allowance
- **Flexible working** – changing or reducing working hours to help employees cope with the practical challenges of bereavement; for example, childcare
- **Returning to work** – keeping an open dialogue and finding the right way to return to work when the time is right
- **Legal entitlement** – how much time off you are legally required to give employees when they are bereaved



By making the process clear and transparent, you could help reduce employee anxiety about returning to work and strengthen staff loyalty.

Comfort. It's just a call away

MetLife Group Life cover offers complimentary Bereavement and Probate support for you, your employees and their families to help them cope during their time of need, for as long as they need it.

Employees are eligible for up to 6 face-to-face counselling sessions a year, and the telephone support helpline available is available to you, your employees and their families 24 hours a day, 365 days a year. All calls are answered by a trained bereavement counsellor offering support on issues such as:

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

Plus, they have free access to practical probate support from trained legal consultants. This can help the deceased's relatives 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



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

Or to discover more about this complimentary service contact your financial intermediary, or visit **metlife.co.uk**

Want to find out more?

To learn more about the complimentary Bereavement and Probate service MetLife can offer you and your employees, contact your MetLife representative today on **0800 917 2111** or email **ebnewbusiness@metlife.uk.com**



Or visit **metlife.co.uk** to see the full suite of materials available

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