

## GROUP INCOME PROTECTION

THE BENEFIT THAT CAN HELP DRIVE BUSINESS PERFORMANCE

Group Income Protection ('GIP') has evolved. Traditionally GIP was an insurance solution for employees when accident or illness strikes, with Employee Assistance Programmes available as an "add on" and served a practical purpose. Nowadays we have seen a dramatic shift with GIP driving business performance through wellness enablers with financial and return to work support when accident or illness strikes.

### THE BENEFIT THAT CAN HELP DRIVE BUSINESS PERFORMANCE



There are many challenges facing today's businesses:

- **TALENT MANAGEMENT: ATTRACTION, RETENTION, ENGAGEMENT**
- **PRODUCTIVITY**
- **EMPLOYEE ABSENCE**
- **COMPETITION**
- **COST EFFICIENCY**

A sound employee benefits strategy is proven to increase loyalty, engage employees and increase productivity.

MetLife can provide flexible, tailored employee benefits packages suited to your clients' needs.

### HOW DOES IT WORK



It's not a case of simply purchasing a policy. It's key to engage the whole business to see the real benefits. We believe in three steps to develop and maintain an employee benefits strategy that really delivers:

#### PREPARE

- Strategic Benefits audit
- Culture: Strengths and weaknesses
- Line manager capabilities

#### PERFORM

- High performing, cohesive teams
- Employee engagement
- Customer experience

#### PROTECT

- Active claims management
- Proactive intervention
- Responsive, rapid claims payment

## GIP FROM METLIFE



### We offer essential support just when you need it:

- Continuing income
- Early intervention
- Rehabilitation and return to work plans
  - A gradual return is more sustainable following recovery from illness
  - Allows employees to benefit from the social and self-esteem benefits of returning to work
  - MetLife provide expert support for employees from Health Claims Bureau (who have been providing expert support since 1993)

### And as part of our solution we added-value services at no extra cost to you:

- Wellbeing Hub - with tools to help avoid illness and improve productivity
- Engagement tools - to help your clients communicate to their staff about the benefits available to them. We can provide communications support including posters, letter and email templates
- Performance monitoring - to help your clients see the true benefits to their business
- And our client relationship managers are on hand to help employees and managers

## PROVEN BENEFITS



### We have carried out extensive research to understand the effect of a good benefits package and the results speak for themselves:

- A good benefits package that is valued by employees can drive business benefits  
58% said 'to help this company succeed I'll work harder than I have to'<sup>1</sup>
- And help employees feel more engaged:
  - Predictors of employee engagement
  - Caring and supportive boss
  - Sense of financial control
  - Value placed on benefits from employer

### MORE ENGAGED EMPLOYEES = A MORE PRODUCTIVE BUSINESS

<sup>1</sup> MetLife Employee Benefits Trends Study 2015. Research conducted by 'Research Runner' among a representative sample of UK employers and employees, between August to October 2014.

## YOU'RE IN SAFE HANDS



MetLife, Inc. has been providing insurance solutions for almost 150 years, combining innovation and personal service you'd expect from a market leader.

The MetLife name<sup>2</sup> is recognised and trusted by approximately 100 million customers in almost 50 countries. We cover 40 million employees and their dependants worldwide.

**1868**

MetLife Inc. has been in operation for nearly 150 years

**40m**

cover nearly 40 million employees and their dependants

**A+**

rating for MEL by Standard & Poor's

Taken from MetLife internal portfolio data, as at April 2016. Standard and Poor's rating correct as at December 2013.

<sup>2</sup> MetLife, Inc. through its subsidiaries and affiliates.

### Want to find out more?

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