

# Providing reassurance for when life is unpredictable

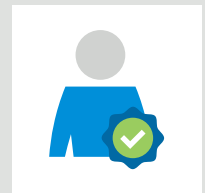
Life can be unpredictable and it's important that the benefits provided by your employer can help to provide reassurance during these times. Group Life cover is there to provide support to your loved ones should you die during the period of cover.

It's difficult to think about but reassuring to know that, should the worst happen, your dependants will receive a lump sum payment. This is payable upon your death, thanks to your employer providing this valuable cover.

## Group Life cover from your employer

Your employer confirms whether and/or when you are eligible to join their scheme, and confirms the date your cover begins.

Your cover ends should your current employment end, your employer winds up their scheme, you de-select your benefit or you reach the scheme termination age.



## Easy and simple cover provided by MetLife

Assuming you meet your employer's eligibility requirements, you simply need to be 'actively at work' on the day your cover starts. This means you have not received medical advice to refrain from and are actively engaged in or are otherwise following your normal occupation on that date. Actively means you are mentally and physically capable of working your normal contracted number of hours, either at your usual place of business or at the location to which business requires you to travel. The cover in respect of you will be provided to your employer by MetLife.

As a global name, its parent company MetLife, Inc. is trusted by approximately 100 million customers in nearly 50 countries so you know you're in safe hands.



## Helping you through the hard times

Losing a loved one, friend or colleague is traumatic and often we need help to get through such a distressing time. That's why MetLife also provides members with free access to telephone and face to face bereavement support and counselling. For probate support, the telephone service is available.

The service is provided by Health Assured. Available 24/7, it can help you to come to terms with news of a terminal illness, or your loss. Because we understand a death often impacts your close family too, the support helpline is available to members and their loved ones at the same home address, at no additional cost.

The helpline specialises in support and guidance for diagnosis of a terminal illness, bereavement and helping to manage the deceased person's affairs (also known as probate).

The Bereavement and Probate helpline and counselling service includes:

- Help to understand the grieving process
- Support to understand lifestyle changes you may face
- Support on how to register a death
- Help with Wills: next steps or what to do if a Will hasn't been made

Administrative support with obtaining a grant of probate or letters of administration.

You can call the helpline as many times as you need to on: **0800 917 0096**. It is open 24 hours a day, 7 days a week.



## If the unthinkable happens

Should you die during your cover period, for any reason, your employer will submit a claim to MetLife.

**0800 917 0100** (MetLife customer services)

**ebclaims@metlife.com**

**www.metlife.co.uk** (resources area)

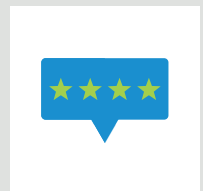
Or by writing to: MetLife Customer Services, PO Box 1411, Sunderland, SR5 9RB

**Upon acceptance of the claim, the lump sum will be paid to the employer or trustee within 5 working days.**



## Our commitment to award-winning service

At MetLife we pride ourselves on delivering certainty through award-winning service. Should the service you receive from us not meet your expectations, please contact your employer, so that they can contact us on the matter.



**metlife.co.uk**

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The MetLife Bereavement Counselling & Probate Service is provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.