Your guide to minimising employee absence

Early intervention makes sound business sense

Long-term sickness can cause significant difficulties for businesses of any size. And while you can't prevent sickness and absence altogether, early intervention can help employees return to work successfully.

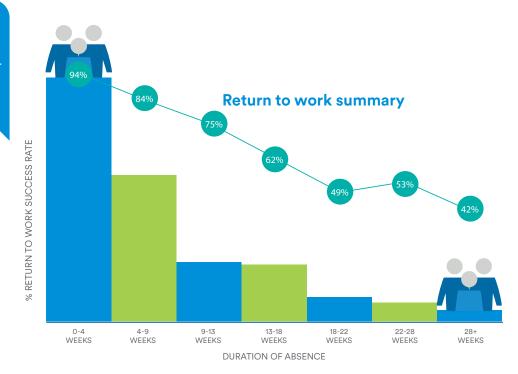


The earlier you notify us... the sooner employees return to work.

Early intervention is proven to reduce absence levels by helping colleagues return to work more quickly.

94% of employees return to work when we are notified of their absence within the first four weeks!

¹Based on MetLife claims data to October 2018





Working in partnership to help individuals return to work

MetLife's long term partnership with Health Claims Bureau (HCB) enables us to help resolve difficult and often emotive situations.

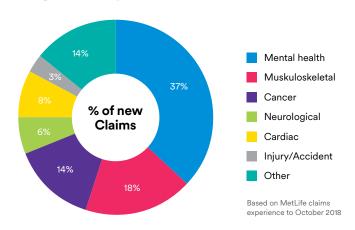
Our shared goals:

- Provide the employee with a safe, independent environment in which to share their challenges
- Help the employer with an outline of timescales and practical steps that they can take to support a return to work (where appropriate)
- Ensure comprehensive updates at each stage

How we help you to manage employee absence:

- By working together, we can focus on understanding each employee's needs to help them on the road to recovery
- We provide an impartial and confidential space in which to identify the employee's problems and discuss how to support them
- We can recommend clinical support and provide access to expert counselling and support guides
- Our ongoing support ensures employees achieve a sustainable return to work as early as possible

We offer support whatever the diagnosis may be



Helping you to manage employee absence

MetLife's expert team are fully equipped to help you manage employee absence. Our early intervention specialists can help employees back to work before their absence turns into a claim. In our experience, this is true in around two-thirds of cases. Our ongoing support ensures team members return to work as early as possible.

Early Intervention Support Timeline

Weeks 1 & 2

In the early stage of any absence, you'll follow your company's sickness and pay procedures. The good news is you'll be able to draw upon our specialist resources too:

- · Access to the MetLife Wellbeing Hub
- Online risk assessments
- Online health and wellbeing tools
- Health information and advice.

Weeks 3 & 4

Now's the time to let us know a colleague is absent. This is critical as it gives them the best chance of making an early return to work.

We will then go into action to:

- Assess early return to work support
- · Consider treatment funding
- Produce a plan of support
- Decide whether expert clinical help is necessary.

End of deferred period

Our claims assessment should start at 10-14 weeks for the majority of schemes or 4-6 weeks for those schemes with a 13 week deferred period, to ensure a decision can be made before the end of the deferred period. If a team member remains absent, where appropriate we will begin to make payments. We will also conduct regular reviews of the case.

Help your employees improve their wellbeing

To discuss a case with us, simply contact your dedicated claims specialist or the claims team on **0800 917 1222** or email us at **ebclaims@metlife.uk.com**



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COMP 2556.03 JUN2022

