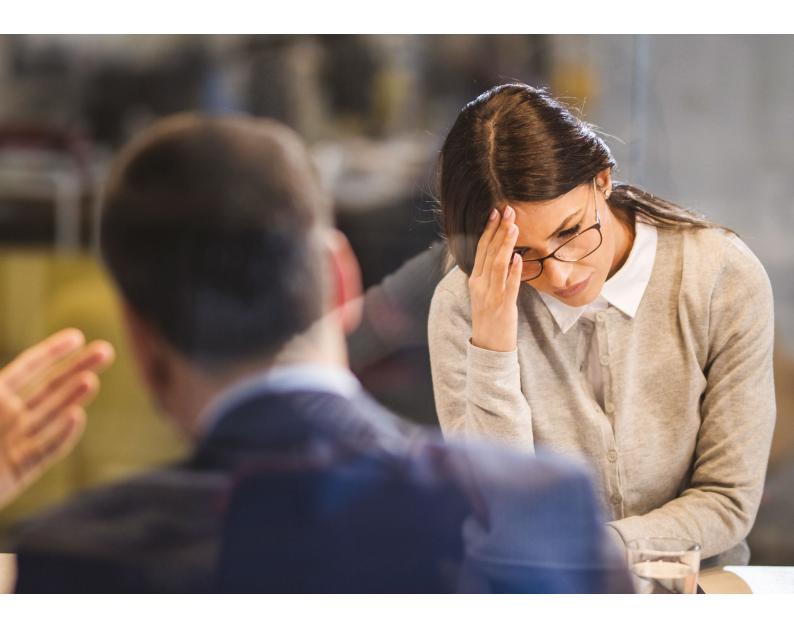
Bereavement and Probate support

A toolkit to provide you with the emotional and practical help you need, in a time of need





Navigating life together



Handling loss in the workplace

The truth is that businesses often have very limited experience dealing with bereavement or terminal illness and can find themselves unprepared and overwhelmed when it happens. But help is at hand.

Available exclusively alongside MetLife Group Life cover, our complimentary Bereavement and Probate service and support toolkit provides practical solutions at a time of need. This guide is designed to highlight the services available through the Bereavement and Probate helpline and toolkit. It includes key considerations for managers to help with the impact of a loss in the workplace, and a toolkit to help communicate the support available. The complimentary Bereavement and Probate helpline is available 24 hours a day

a year

365 days

Support when it's needed most

Sometimes life can take an unexpected turn. The diagnosis of a terminal illness or the news of a death can be deeply distressing, either personally or for a loved one or colleague. Grief is an intensely personal experience and will affect each person differently, so it's important that they have support which is flexible and sensitive to individual needs.

At MetLife, we feel passionately that individuals should have access to comprehensive practical and emotional support to help them at their time of need, for as long as they need it. We are dedicated to providing support for employers and employees, to help meet the needs of the individual and the business.

Comprehensive Bereavement and Probate support

From the outset, it's crucial to offer support to everyone affected by the situation. This could include the employee, their family, and other staff members affected by the situation. Line managers too often play a key part in helping their staff through the complexities of bereavement or the news of terminal illness. When handling an emotionally tough situation, they may find they need additional practical and emotional support themselves. But it's important for them to remember that bereavement is an extremely delicate and personal subject, and not everyone will feel comfortable discussing it.

The complimentary Bereavement and Probate helpline is available 24 hours a day, 365 days a year providing practical and emotional support to MetLife clients with a Group Life policy, their immediate family and also financial intermediaries with Terms of Business with MetLife. In addition, employees are eligible for 6 face-to-face counselling sessions a year should they need it.

Coping with a Terminal illness diagnosis

Terminal illness rarely follows a simple path and it's almost impossible to plan accurately for the inevitable. The duration of the illness may vary and it's critical that employers provide compassionate support throughout. This could include time off to attend appointments and a more flexible attitude to working hours, to allow for emergencies. All helpline calls are answered by a trained counsellor.

Emotional support for coping with loss

All helpline 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



1 in 2 would consider leaving their job if their employer did not provide proper support if someone close to them died*

* ComRes Research, Life After Death: Six Steps to Improve Support in Bereavement (2014), The National Council for Palliative Care.

Handling the practical challenges

There are also many practical difficulties to deal with at an already challenging time. People may not be expecting to have to handle certain duties, and often do not know where to start. The helpline provides free access to practical probate support from trained legal consultants. This can help the individuals 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, for example closing a bank account
- · Helping to manage the deceased's estate

For practical or emotional support, contact the confidential helpline directly on **0800 917 0096**. Available 24 hours a day, all year round.

To discuss the complimentary Bereavement and Probate helpline and its services further, contact your MetLife representative on 0800 917 2111 or visit metlife.co.uk



4 out of 5 people agree all employers should have a <u>compassionate employment policy</u>*, including:

- paid bereavement leave
- flexible working
- and a range of other support
- * ComRes Research, Life After Death: Six Steps to Improve Support in Bereavement (2014), The National Council for Palliative Care

Help is at hand with our toolkit

We are dedicated to helping provide emotional and practical support services, tailored to meet personal needs for staff and their families for as long as they need it. The service and toolkit include:

Employer's Guide to bereavement

Helping employers understand the effect bereavement can have in the workplace, and providing hints and tips on how to introduce support into their business structure.

Top 10 considerations for managers

This handout focuses on 10 key considerations for managers who are experiencing the loss of an employee. Often very few managers will be experienced in how to handle this situation and may also be grieving themselves. This handout highlights 10 considerations to work through at this difficult time.

Employee postcard

A postcard which can be shared with employees and their family with clear, simple details on how to contact the helpline should they need to access it. This also makes the ideal handout for benefit fairs to staff to help them understand the services available to them through the benefits their employer offers.

Poster suite

Two posters are available to help promote awareness of the support services available. One for the Bereavement and Probate support and one for coming to terms with a terminal illness diagnosis. In order for employees and their family to make use of the support services available, it is critical for employers to promote them. Simply adding them internal signage, the intranet and attaching to staff communications can help.







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