

# Group Income Protection tools & resources

Whilst your client's Group Income Protection policy is designed to pay out a proportion of an employee's salary if they are unable to work due to illness or injury, employers and their staff can also access a range of valuable tools and resources with MetLife.

## Wellbeing Hub

- ✓ Delivered in partnership with Health Assured<sup>1</sup>
- ✓ Free 24/7 confidential<sup>2</sup> Employee Assistance Programme (EAP)
- ✓ Up to 6 structured counselling sessions
- ✓ Counselling for all employees and immediate family members<sup>3</sup>
- ✓ Access to online interactive Cognitive Behavioural Therapy (CBT) support
- ✓ Management support and coaching
- ✓ Online portal giving access to information and support
- ✓ Digital app – 'My Healthy Advantage' including mini health checks, weekly mood trackers and access to confidential support via live chat, call back and email
- ✓ Critical incident support available (at an additional cost)
- ✓ Workshops, webinars and Mental Health First Aid training available (at an additional cost)

## Early intervention and rehabilitation

- ✓ Combined support provided by MetLife and our long-standing expert partners Health Claims Bureau (HCB)
- ✓ Our Claims Managers assist with absence management including monthly absence calls – 94% of employees return to work when we are notified of their absence within 4 weeks
- ✓ Personalised claims management and return to work support

## Tele-underwriting

- ✓ Completion of Health Questionnaires over the phone with a trained medical specialist from Medicals Direct Group
- ✓ Takes on average 30 minutes<sup>4</sup>
- ✓ Reduces the time taken to underwrite employee's cover

## Data insight reports

- ✓ Wellbeing Hub usage, early intervention, claims experience and return on investment
- ✓ Data and statistics, highlighting absence management trends
- ✓ Available for clients with 100+ employees and where there is reported usage of services

## Employer portal

- ✓ Wellbeing Hub communication materials - poster, leaflet, EAP cards, Health and Wellbeing calendar, monthly newsletters, webinars
- ✓ Early Intervention communication materials – what to expect from the support provided by Health Claims Bureau (for employers and employees)
- ✓ Early intervention and claim forms
- ✓ Employee letter template for employers to communicate with their employees about their cover and the benefits available to them

1. Winner of 'Best Workplace Wellbeing Provider' 2017 – 2019, Health Insurance & Protection Awards 2. Neither the fact that you have used the service or the content of any contact will be divulged to your employer or anyone else outside Health Assured Limited, usage statistics may be offered in way of management information reports but only in circumstances where there are no identifiable characteristics. The only circumstances in which information may be disclosed are: a) If you provide explicit consent. b) Health Assured Limited is ordered by a court of law to disclose information. c) The nature of your problem is such that the counsellor has reasonable grounds for believing that there may be a risk of harm to yourself or someone else d) Where deemed appropriate by the telephone counsellor. 3. Members of your family in your household means the spouse or partner and any brother, sister, parent, legal dependants (except children under the age of 16) who are living in the same household as the employee; and any children or legal dependants of an employee who do not live in the employee's household and are aged 16 to 21, living in the UK and are in full-time education. 4. Average based on MetLife internal reporting Feb19-Jan20

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