



# Reliable. Experienced. Unique.

Build a more secure future for your organisation  
with one of the world's leading life insurance  
and employee benefits providers.



# Personal support when navigating life's challenges

## **Your organisation is only as strong as its people.**

Your people want more flexibility, support, and control over how, when, and where they work – and they want you to recognise them as individuals with different needs and personal drivers.

## **And for a good reason.**

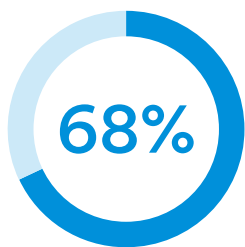
With benefits such as our funeral concierge service, GP24, employee assistance programme and more, we can provide the authentic, connected support that enables your people to thrive.



# It's time to show you care

The world has changed. And how you protect your employees must too. This means rethinking your employee benefit offering and ensuring you demonstrate the empathy and support they expect.

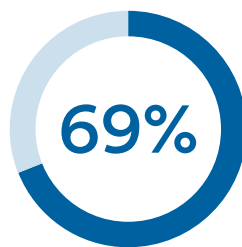
Get it right, and your organisation stands to reap significant benefits:



of employees now feel that **companies who care** will attract the best talent



of employees say they'd **work harder** for an employer that cares about them



of employees say they'd **work harder** for an employer that provides **employee benefits that support their individual needs**<sup>1</sup>

Fail to recognise and respond to employees' new values and practical needs, and you risk creating a disengaged, less motivated, and unproductive work culture.

So, what measures can you take to deliver the right employee benefits and care?

<sup>1</sup>MetLife thought leadership, Re:Me, The Importance of Individualism in a Changing World, [www.metlife.co.uk/re/me/](http://www.metlife.co.uk/re/me/)

# MetLife – your partner in employee benefits and protection

We're an **industry-leading** provider of employee benefits and tailored protection.

For more than 150 years, MetLife Inc. has **helped generations of customers** worldwide protect their families, finances, and future.

**Whatever your business size or industry**, we can work closely with your organisation to deliver an employee benefits package that will help you attract and retain employees.

Employers increasingly need to **foster a culture of care and belonging**, and a targeted wellbeing and benefits strategy helps to bridge some of the gaps that we identified through our '4 R' research:



## Recognise

Recognise gaps in your offering and the value in filling them.

## Realign

Realign expectations by revisiting the values that drive positive relationships.

## Reassure

Reassure employees that their basic needs are met – and show commitment.

## Redefine

Redefine your offerings to deliver tailored benefits for specific individuals.



# What sets MetLife apart from the competition?

Our propositions put people first with a unique approach and offering and we're proud to be able to deliver a service that truly makes a difference. We bring an international presence in over 40 countries with 150 years of experience across insurance and employee benefit programmes.



## **We'll help put your people first.**

Our funeral concierge service brings independent support to employees and their families to help overcome challenges during their most difficult times.



## **We're a market leader with a human approach to business.**

We paid £177m in Group Life claims and £18m in Group Income Protection claims in 2022.<sup>2</sup> Our depth of expertise and experience means we understand the insurance sector and the importance of putting your employees first.



## **We're trusted thought leaders**

delivering in-depth research into how society has responded to the biggest challenges of the past few years. This is designed to help provide insights into what employees need in a changing world.

## **We're committed to our people and the world we live in:<sup>2</sup>**

**96%**

claims satisfaction from our customers in 2020

**9.8 years**

is the average time customers hold a Group Life policy

**5,546**

monthly benefit payments made across 1,110 claims for Group Income Protection

**99%**

of claims submitted are paid

Issued the U.S. insurance industry's first 'green' funding agreement-backed note of

**\$750 million<sup>3</sup>**

**88%**

of clients renew with us each year

Committed

**\$5 million**

to advance racial equality in the U.S.<sup>3</sup>

**United Nations Women's Empowerment Principles** signatory

<sup>2</sup> MetLife portfolio data, Jan 2023

<sup>3</sup> <https://bit.ly/3GPwreO>

# MetLife employee benefits unpacked

We believe getting the right benefits package plays a critical role in demonstrating the value you place upon your employees. We enable this through:



## Group Life Insurance

In addition to the reassurance of Life insurance for your employees, we also offer an exclusive funeral concierge service, available to all Group Life policyholders, employees and partners which includes will preparation, online funeral planning tools and a 24/7 funeral concierge. Our Client Relationship Managers are your main point of contact.



## Group Income Protection

Protect your business and employees from the impact of sickness absence with tailored health and wellbeing services, including risk reports and personalised return to work support.

“We use Group Income Protection and Group Life cover to provide affordable and valued benefits to our employees. The service from MetLife has been excellent, with many of our employees valuing the security MetLife gives their families. Life and income protection is also a valuable retention tool for us and a great way to attract talent in our competitive industry.”

Anthony Hoskisson, Managing Director, Questa Chartered



# MetLife Group Life Insurance

Reassure employees that their families will receive a tax-free lump sum payment if they pass away. And with 99% of Group Life claims paid within five days and 80% within three days, you can rest assured your employees and their family are in good hands.

Key capabilities and benefits include:



Free [bereavement and probate support](#) for employees and their families



Up to 6 face-to-face structured bereavement counselling sessions<sup>1</sup>



Access to our [registered and expected master trusts](#) at no extra cost



24-hour helpline available 365 days a year for practical guidance and emotional support<sup>1</sup>



Exclusive funeral concierge service and GP24<sup>1</sup> – our virtual GP service – to support employees and their families whenever they need it

## Your Group Life Insurance toolkit

To explore what Group Life has to offer in more detail, we've developed a resource toolkit to explore at your own pace, including support guides and shareable material.



The Group Life Document Library



Access and share vital solution resources with your employees, such as:

- [Helping employees through bereavement >](#)
- [10 bereavement considerations for managers >](#)
- [How to make a Group Life Insurance claim >](#)

<sup>1</sup> GP24 and our EAP are available to Group Life schemes under 1,000 members

# MetLife Group Income Protection

Manage and mitigate the financial and social impact of sickness absence. MetLife Group Income Protection pays your absent employees a replacement income<sup>1</sup>, so they needn't worry about their finances during periods of absence.

Key capabilities and benefits include:



Employees receive a monthly salary based on a percentage of their annual gross earnings



Wellbeing hub provides online health and wellbeing services, including a 24/7 telephone helpline, confidential counselling, and emotional support



Insight reports to help identify employee health and wellbeing risks and issues



[Access GP24](#) – our digital health service – available to employees and their families<sup>2</sup>



[Early intervention support](#) to help reduce absence levels and accelerate return to work



[Clinical pathways support](#) for employees suffering from long-term mental and physical sickness

## Your Group Income Protection toolkit

Explore our income protection solution in more detail with your resource toolkit.



**The Group Income Protection Document Library**



Access and share vital solution resources with your employees, such as:

- [Supporting employees through mental health challenges >](#)
- [Early intervention and claims guides and materials >](#)
- [MetLife multimedia employee wellbeing hub >](#)

<sup>1</sup> Benefit is paid to the employer to pass to the employee through payroll

<sup>2</sup> Available to Group Income Protection schemes under 1,000 members.





# Frequently Asked Questions (FAQs)

## **“We already have an employee insurance solution – why should we change?”**

MetLife offers holistic employee protection beyond health and life protection, giving people peace of mind that their physical, mental, and financial needs are covered. And in doing so, employers can boost employee morale, helping them be the best they can be.

## **“Changing insurers is complicated. We don’t have time for this.”**

Switching to MetLife is a seamless two-step process with immediate cover. Clients also get dedicated end-to-end support from a single point of contact, so you always know who to talk to should any queries or the need for change arise.

## **“What happens after we switch over – is there still admin to be done?”**

After you’ve switched, there’s still a little bit of paperwork to do. We’ll use digital forms to make it simpler, and you get 30 days to submit the necessary forms and payment confirmation. Once that’s done, you can choose to have us host an onboarding session with HR, occupational health, or any other teams to get things moving. After a year, we’ll review your progress and discuss the rate review with your intermediary.

## **“We need to know our insurance partner cares about us.”**

People drive everything MetLife does. We’re committed to creating a more certain world, including using our expertise, efficiency, and experience to make life simpler and more secure. And even as the world becomes more complex and unpredictable, we’re always there to support you and your employees.

## **“We’re hesitant to compromise employee cover after the pandemic.”**

We’re 100% committed to our customers. Moving to MetLife means you’ll receive immediate cover for all employees regardless of what happened during the pandemic.

## **“We need an insurance provider with value-added services.”**

MetLife offers a variety of value added services depending on which product you take and how large your company is. For GIP clients we have a Wellbeing Hub and early intervention support for ill or injured employees. Group Life clients will have access to our exclusive funeral concierge facilities, whilst smaller clients who have fewer than 1000 employees, there is an unlimited virtual GP service that includes second medical opinion and a symptom checker.

# FAQs cont.

## **“What is Group Life Insurance?”**

Group Life Insurance promises financial support for your employees' loved ones in the event of their death while covered by the policy. Loved ones will receive a tax-free lump sum.

## **“We're a small employer and don't feel we can afford benefits, where does that leave us?”**

At MetLife, supporting your success is our priority. We are flexible enough to meet the needs of most employers and work closely with you to overcome your challenges with a solution that is right for you.

## **“What is Group Income Protection?”**

Group Income Protection helps protect your business and employees from the financial and social impacts caused by ill health. Cover includes risk reports, personalised return to work support and tailored health and wellness services. Metlife Group Income Protection pays absent employees a replacement income so they can focus on getting back to work and feeling better.

## **“What are the benefits of implementing a Group Life Insurance (GL) or Group Income Protection (GIP) policy? This is an additional cost to my business, so what is the ROI?”**

By implementing a GL/GIP policy you invest in the wellbeing and safety of your people. They have greater protection and are happier, more confident and committed, able to work to the best of their ability.

This means employee retention rates are higher and employees are more readily recognised and rewarded for their contributions, driving a greater sense of purpose and satisfaction.








“MetLife has much experience dealing with people from all areas of the business community, which really shows in their communication. At the end of the day, it’s about working with a company you feel comfortable with and who provides value for money – MetLife fits the bill.”

**Anthony Hoskisson, Managing Director, Questa Chartered**



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Experienced.  
Unique.**



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