



Help for your team, and you

Losing a loved one is one of the hardest things anyone can face. As a manager, it can be difficult to know how to respond and help a team member through this.

While your HR department will take the lead if a colleague passes away or experiences a bereavement, you may be the first person they turn to. So we created this guide specifically to support you. It covers the whole journey, from compassionate leave to counselling, with information about the different Life & Legacy support services and how to access them.

Support for the other side of life

At MetLife, we're more than just your Group Life insurer. Of course we pay claims, but we're also there for the other side of life insurance. Through our specialist partners, we offer a range of personal and caring services to help your people and their loved ones navigate bereavement and all that comes with it.

That's why we call it Life & Legacy protection.





Supporting people's bereavement journeys



Compassionate leave

When someone is bereaved, they'll almost certainly need some time away from work. Your Bereavement Policy will set out how much time, paid and/or unpaid, they can take. Talking to them about their individual needs will help them think about what time they'll need and when.



Dealing with the paperwork

If an employee or their family need guidance with the admin or legal aspects of bereavement, like registering a death or handling probate, our partners Health Assured offer a free, confidential helpline. Their number is: 0800 917 0096.



Making a life insurance claim

As employers, you're responsible for making the life insurance claim on the beneficiary's behalf. The MetLife claims team can help if you have any questions or need support.



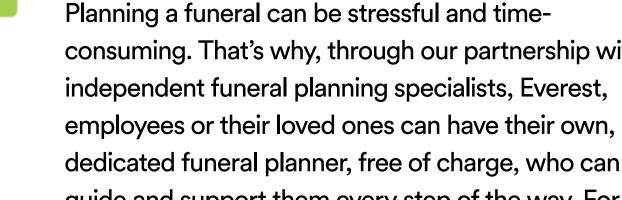
Someone to talk to

It's good to talk, especially at difficult times. Employees and their dependants can have 6 face-to-face sessions with a bereavement counsellor at Health Assured, and call Health Assured's 24 hour helpline for emotional support too on **0800 917 0096.** If other employees need help, they can ask for counselling too, free of charge.



Arranging the funeral

Planning a funeral can be stressful and timeconsuming. That's why, through our partnership with independent funeral planning specialists, Everest, employees or their loved ones can have their own, dedicated funeral planner, free of charge, who can guide and support them every step of the way. For more information, please visit the Everest website.



How you can be bereavement-ready



Understand the support available

It's a good idea to get familiar with the range of help and support both you and your employees have access to through your Life & Legacy group protection.



Be aware of changing circumstances

It's good to acknowledge that some employees may be affected by the bereavement of someone close to them, and may also need to take on temporary responsibilities away from work.



Let people know about their benefits

We have a range of resources you can use to engage your employees so they understand the help and support available to them. Speak to your HR representative to understand what benefits you have available.



Manage the return to work

The knock on effects of a bereavement mean that an employee's return to work should be approached compassionately to make it as smooth as possible.



Be flexible and let them take the lead

People will need time and space to manage new home arrangements. Some may also need extra flexibility for particular religious and cultural practices.



Know how to let people know

Bereavement is a private matter, but may have an impact on other colleagues' workloads with little warning. So it's important to alert them to temporary changes in their responsibilities quickly and clearly.



Getting the most from Life & Legacy protection

To learn more about the full range of services provided through Life & Legacy protection, visit the MetLife website

metlife.co.uk

For every moment, there's MetLife

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand. MetLife Europe d.a.c. is a private company limited by shares, registered in Ireland under company number 415123. Registered office at 20 on Hatch, Lower Hatch Street, Dublin 2, Ireland. UK branch office at Invicta House, Trafalgar Place, Brighton BN1 4FR. Branch establishment number: BR008866. MetLife Europe d.a.c. (trading as MetLife) is authorised and regulated by Central Bank of Ireland. Authorised by the Prudential Regulation Authority in the UK. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority are available from us on request.

Funeral Planning and Adviser Service provided by Everest Funeral Concierge (UK) Limited, a company incorporated in England with company number 14351473 whose registered address is at 21 Holborn Viaduct, London EC1A 2AT. The MetLife Bereavement & Probate Support and Employee Assistance Programme (EAP), is a range of health and wellbeing support services provided by Health Assured Limited (No.6314620) registered in England at the Peninsula, Victoria Place, Manchester M4 4FB.