Welcome to MetLife

Group Life & *legacy*

An implementation guide for team leaders

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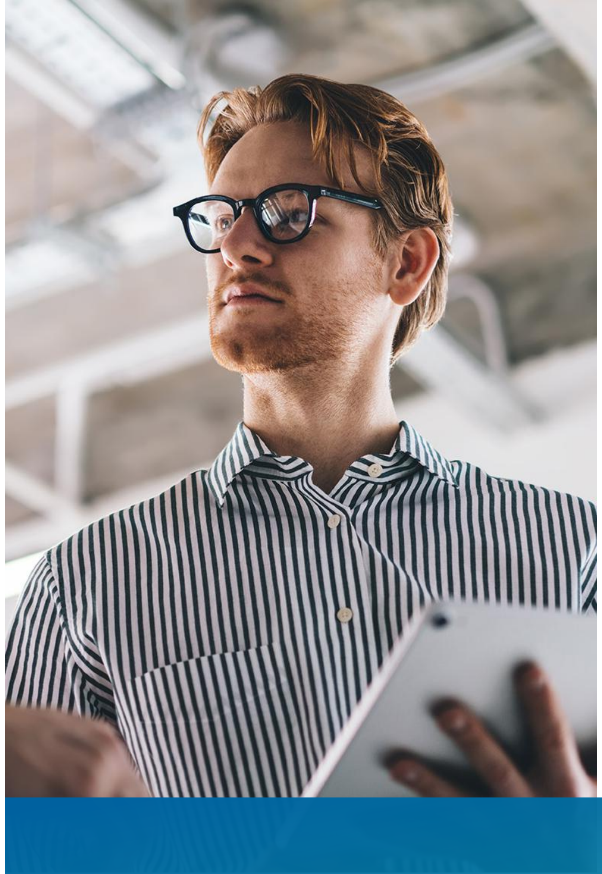
01 MetLife's Life & Legacy isn't just group life insurance, it offers *employees* much more

Like regular life insurance, it provides a lump sum payment in the event of a death. But unlike other solutions, it includes a suite of additional high value benefits at no extra cost.

It provides you and your teams with a range of expert professional services. These include a free will-writing service, funeral planning, secure storage of important end-of-life documents and much more.

They've been carefully selected to help you, your teams and their immediate family plan for the inevitable. It's also there to help everyone better cope with the practical and emotional strains of bereavement. MetLife Life & Legacy does more than just support your teams' wellbeing.

As a benefit, it reflects positively on how you view and treat your employees. Helping you better recruit, retain and reward your people.



This guide is designed to provide HR professionals and team leaders with details of the full range of benefits Life & Legacy includes. By raising awareness of these benefits, you can encourage higher take up within your teams.

02

Practical benefits that support your employees today and tomorrow

Our Group Life & Legacy protection offers so much more than a lump sum payment, should the worst happen. It offers support through practical high value partnerships with recognised experts, including Health Assured and HealthHero. As well as end-of-life and funeral planning specialists, Everest.

All benefits are included with your policy, and together provide employees with a range of practical benefits, many of which could otherwise prove expensive. The range of benefits employees have available includes:

- Unlimited virtual GP appointment bookings
- Emotional, physical, and mental health support from highly trained professionals. Supported by a free helpline manned 24/7 if employees have any questions or need in-the-moment support
- A will writing and Lasting Power of Attorney service
- A funeral planning service which helps with everything from finding a funeral director to arranging the entire funeral
- A secure digital vault where employees and their immediate families can store important documents (such as wills and deeds) as well as passwords, treasured memories and keepsakes
- Up to six sessions with a fully trained bereavement counsellor
- Help from Everest for any questions about registering a death, wills or probate

03
How our benefits meet employee needs

Employee need	Benefits addressing this need in Life & Legacy
I need to see a doctor urgently	**HealthHero virtual GP**. Free access to GP appointments 24/7, 365 days a year
I need wellbeing support to help me with my loss	**Health Assured.** A year-round service that supports the emotional and mental wellbeing of employees
I've got more responsibilities now, for instance, buying a house, getting married or having children	**Will-writing service** and **Lasting Power of Attorney** creation
I need my documents, passwords and memories to be secure and 'findable'	**Digital Vault**, funeral preferences and last wishes storage
I, or a loved one, have been diagnosed with a terminal illness or have passed away and I, or my family, need help to plan a funeral	**Support** with finding a funeral director, funeral planning and making arrangements
I have questions about wills and probate that I need answers to	**Access to guidance** on wills and probate support
I am suffering from grief and need someone to listen to me and help	**Up to six bereavement counselling sessions** and a 24-hour helpline providing guidance and support

04
Engaging employees with their Life & Legacy benefits

Ideas to discuss with your employees

We know that employers see benefits as a very important means of protecting their colleagues' wellbeing - in and out of the workplace. Equally, we know that benefits play an important role in employee satisfaction, loyalty and productivity. But like all benefits, Life & Legacy's can only help if people use them.

That's why it's important employees are aware of, understand and know how to get the most from each of their benefits. In the same way, it's important their families have sight of the benefits too in case they need them if the unexpected happens.

04
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Benefits are only seen to be valuable when employees understand how they can meet their needs and challenges.

Sometimes, however, people aren't aware of the value and importance of having things in place like a Lasting Power of Attorney or a will. HR and team leaders can play a vital role in bridging that gap. Below you'll find some conversation starters HR professionals have found useful in helping employees engage with needs they perhaps hadn't fully recognised.

Conversation starters to explore employee needs

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Do you know who will be looking after your estate when you pass away?

Who are you responsible for, for example a partner, children, or extended family? Do you have arrangements in place, should the worst happen?

If you're not married, and live with a partner or loved one, do you have a Lasting Power of Attorney in place?

If something happened to you, would any loved ones know where to find key documents like wills, bank account details, leases etc.?

Would you have access to funds to make funeral arrangements?

Do you have legal documents naming you as guardian of any children?

Would you feel better knowing that everything is in place and taken care of?

"

04
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Opportunities where discussing benefits are particularly welcome

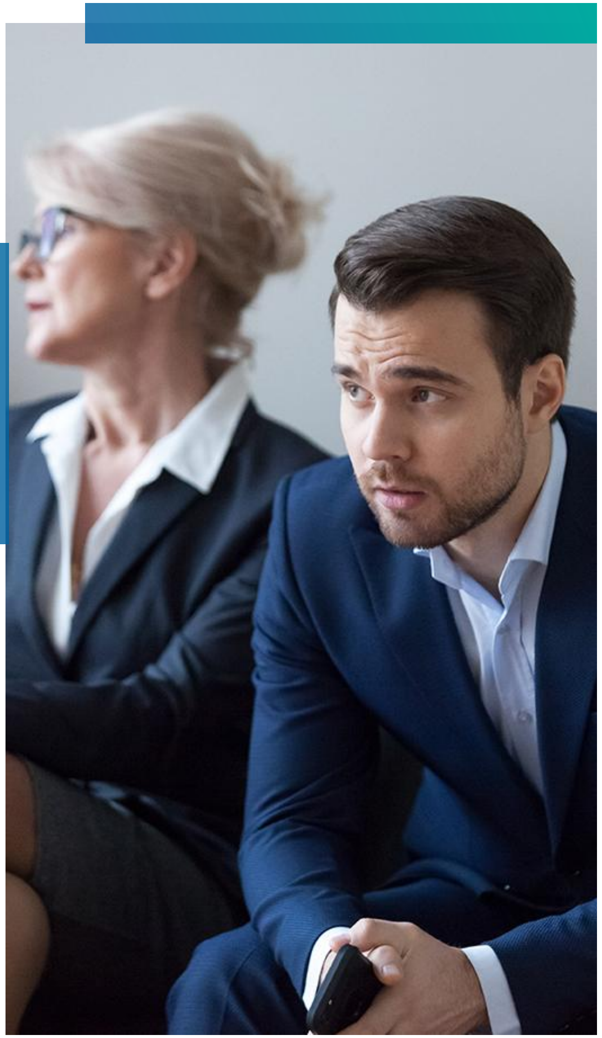
There are lots of occasions when you can talk to colleagues about their benefits, encourage them to use the planning and preparation services and give them information they can pass on to their families.

Here are a few examples:

Phase in employee career	Potential activity
Recruitment	✔ **Detail the wider range of benefits**, beyond a lump sum payment alone, demonstrating the value of their benefits and how much you value them
Onboarding new team members	✔ **Welcome email** that details the core Life & Legacy insurance details as well as added value benefits and how to access them ✔ **Dedicated benefits page** on your company intranet ✔ Your company's **Benefits Guide**
Employee awareness and engagement over time	✔ **Special 'Lunch and Learn'** sessions with an external expert talking about the importance and value of wills (and the different types) and Lasting Power of Attorney ✔ **Creating a company benefits month** at a time of the year when wills and bereavement may be more in the news, such as 'free wills month' (often in March and October) or Dying Matters week (typically in May). ✔ Departmental or whole company meetings or Town Halls ✔ **Quiz:** 'How well do you know your benefits?' quiz email with prizes ✔ **A company event** (or online seminar) featuring MetLife and specialist speakers (see below) ✔ **Articles** in the company newsletter

05
You can *never* be too prepared

Conversations about severe illness and death are always going to be difficult



And while each situation will be challenging, Life & Legacy enables you to support your colleagues in a number of practical, caring ways.

There might be life moments of which HR will be aware and can reach out, such as when a team member gets married, has a child, or is diagnosed with a terminal illness. Similarly, a request for compassionate leave might indicate that a colleague might be in need of the bereavement-related services, such as help with funeral arrangements or grief counselling.

It may also be that your colleague could benefit from practical support with their own affairs, help with funeral arrangements, grief counselling or, advice about wills and probates.

And to make conversations that little bit easier, it's of value to check that your HR records are up-to-date with next-of-kin and contact details. It'll also be of benefit to have the contact details for each of the added value services, such as the helpline numbers, to hand, enabling you to respond quickly and appropriately at a difficult time.

05

You can *never* be too prepared

What to do if a colleague is bereaved

Most HR departments have a clear Bereavement Policy in their employee handbook/ microsite. This will set out the help and support your company can provide to employees and their families, including full details of compassionate leave.

It's a good idea to include information about the MetLife Life & Legacy benefits alongside your policy details so that employees have clarity on the help and support available and how to access it.

How you connect the services with each employee will depend on individual circumstances. But the key thing to emphasise is that whatever help is needed, Life & Legacy can support you and your team in a number of ways.

- This could be financial, in helping with the claims process.
- It could be emotional, in offering access to counselling.
- Or it could be practical, be it through Everest who can plan and arrange the funeral, taking away the stress of phone calls and logistics. And giving them time and space to grieve.

Please see our guide for employers here

And our guide for employees here

05
You can *never* be too prepared

Life & Legacy:
what to do if an employee leaves

If an employee leaves, they will no longer be able to use the Life & Legacy services at the moments someone dies. They can, however, access and use every piece of documentation they've created or stored in their digital vault, such as a will or a Lasting Power of Attorney.

If an employee has passed away, the person(s) they appointed as their Designee will be given the log-in details of their digital vault, after their identity has been verified by Everest.

06
Helpful tools and *templates*

Because time is at a premium these days, we've put together a Life & Legacy toolkit for you

Please find some 'readymades', including:

- **An email template**
- **An employee flyer** on the Life & Legacy benefits and how to access them
- **A presentation** on the benefits you can share or take employees through
- **A short video** which you can either show during one-to-ones or use as a link on your website or in emails
- **Our 10 key wishes** document which you could use as the starting point for one to ones or a group activity on how to plan a funeral

06

To help, we've created some tools and *templates* for you

We'd be happy to arrange an in-person presentation

Another popular way we can help your employees engage with the Group Life & Legacy benefits you offer is through a presentation at your offices. We'd be happy to arrange for one or more of our Life & Legacy partners to come to you and hold a talk or support session.

This could range from anything from the importance of making a will and a Lasting Power of Attorney to talking employees through the funeral planning process, with our 10 Key Wishes as a leave-behind.

To discuss your plans, simply contact our account team on

» **0800 917 1112**

Any questions?

For a closer look into any of the services in this guide, please contact your MetLife account manager. We're always looking at ways to both improve our services and help you make the most of the services provided.

To get in touch please email us at

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