



Group Income Protection

More than just a policy, a proactive and preventative service

Group Income Protection provides
a valuable workplace benefit
that can reduce absence through
health prevention, early
intervention and rehabilitation.

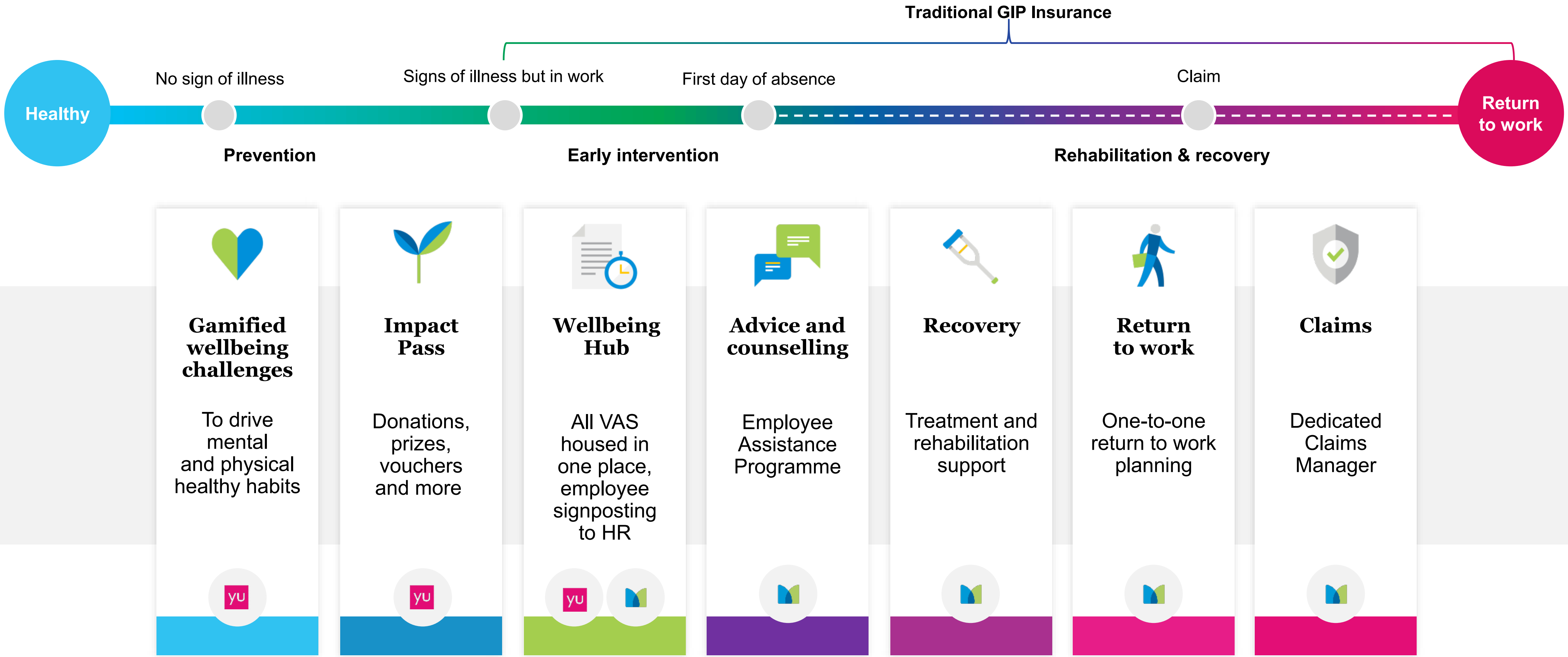
We've built our Group Income Protection to keep your employees healthy and happy, and to help you build and grow a thriving business.

And now, our policies combine our comprehensive intervention and rehabilitation services with YuLife's award-winning gamified technology. Together, our proposition not only provides effective resources for those employees who are unwell, but also helps employees take proactive steps to mitigate potential health issues, delivering a truly preventative solution.



Here's how it works...

Specialist protection for people and productivity.

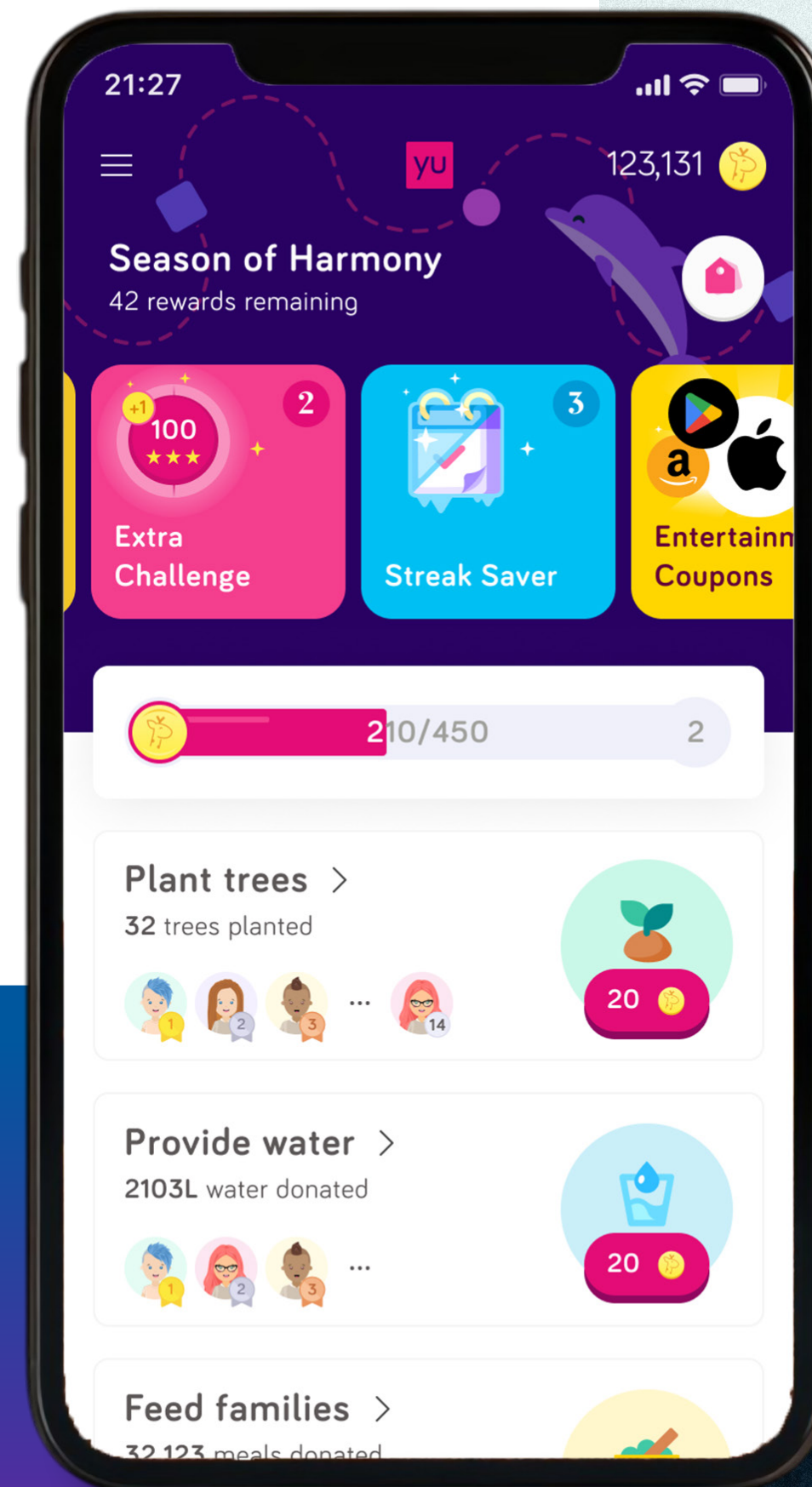


Gamified wellbeing experience through the YuLife app

YuLife is designed to drive healthy habits and improved access to MetLife's services, helping prevent illness and sickness absence.

We believe in building wellbeing every day for everyone. This means rewarding your employees for their daily habits to help keep them healthy and productive, whilst reducing sickness absence.

We do this by harnessing game mechanics to incentivise behaviour change – converting walks, workouts, cycling, brain training and meditation into points that employees donate to charity to unlock mystery prizes, vouchers, discounts and more.



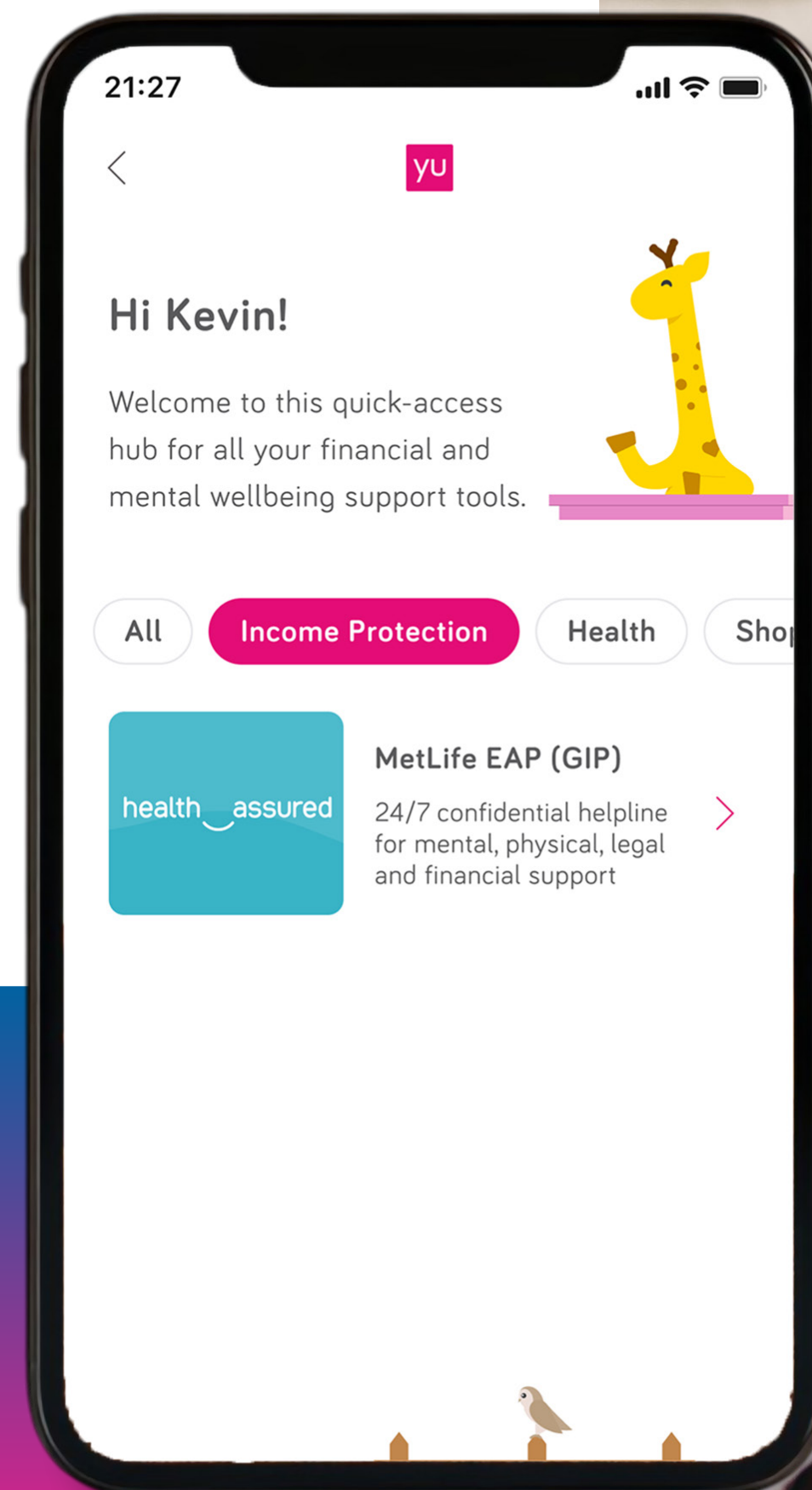
Source: 1. Reward partners are subject to change at any time. Physical rewards require a shipping cost paid by the employee to be redeemed.

Improved access to healthcare tools through YuLife's Wellbeing Hub

Along with additional support and resources from MetLife UK, your HR team will be fully equipped to drive better health and business outcomes.

The YuLife app's easy-to-use interface also improves access to healthcare tools and services that prevent absenteeism, including MetLife's EAP.

We do this via a fully customisable Wellbeing Hub which ensures that employees have access to everything they need at the touch of a button, including your company's existing benefits.

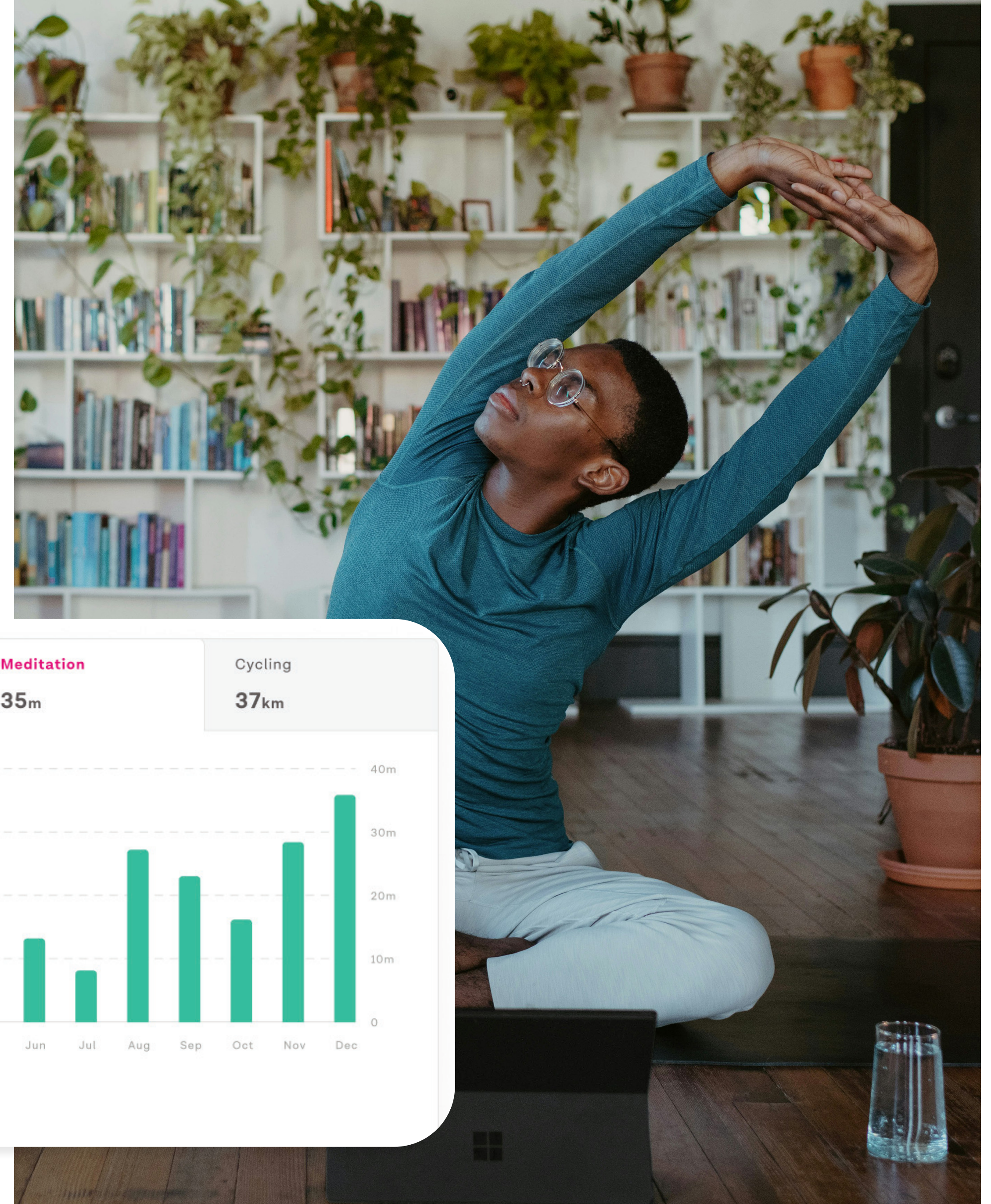
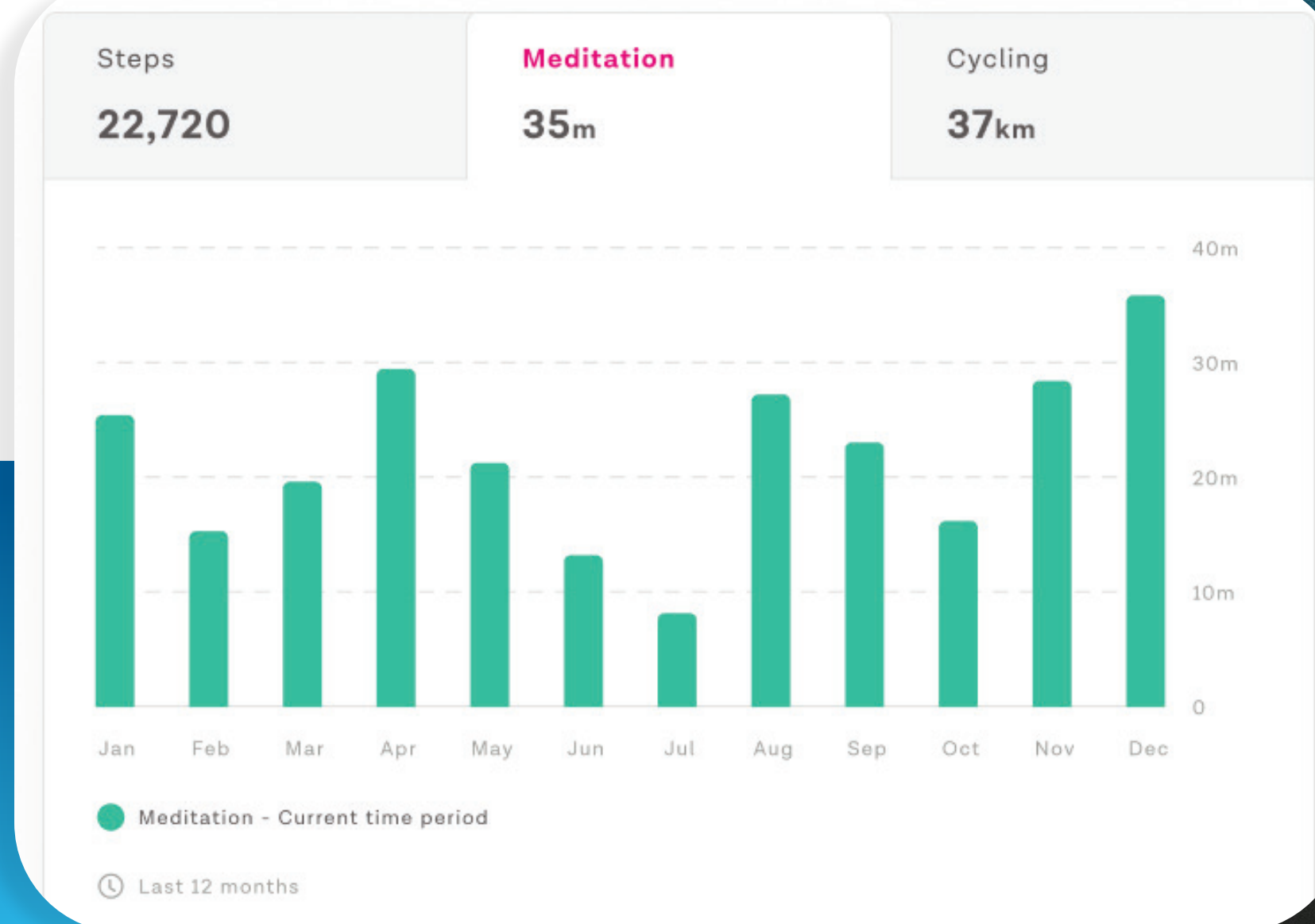


Supercharged HR capabilities via the YuLife HR Portal

Designed to help you effortlessly manage YuLife, update your benefit content and access powerful insights that help you understand employee wellbeing and risk factors.

We want to help HR identify and manage risks early with advanced data and MI via the HR Portal.

This is where you will find real time insights regarding the health and wellbeing of your people.





Gold standard clinically-backed services from HCB

Delivered by experts in early intervention, HCB Group has 40 years of market leadership providing clinically-backed services that are designed to provide support to prevent employees taking time off work due to illness or injury, or to help employees return to work after ill-health.

- Dedicated case managers providing one-to-one support
- A fully comprehensive service including face-to-face assessments and reviews
- Proven and robust clinical pathways for illnesses such as musculoskeletal disorders, mental health and Long COVID
- 'At work' referrals to help prevent absence occurring

Early intervention works best when we're notified early. In fact, 96% of referrals within 4 weeks of absence will remain at work, or return to work, within the the waiting period*.



Employee Assistance Programme by Health Assured

Delivered via the Wisdom app, this service provides proactive wellbeing tools and engaging features to support employees and their household dependents. These services are available to all employees and their household dependents and no extra cost, including children between the ages of 16 and 21 that are not living at home, but are in full-time education.

- Unlimited access to a confidential telephone helpline for mental, physical and financial issues with BACP accredited counsellors
- Up to 10 structured (online, telephone or face to face) counselling sessions per issue, per policy year*
- Online guided Cognitive Behavioural Therapy (CBT) provided by Silver Cloud where clinically appropriate
- Legal informational support on a range of issues including motoring, consumer, family including dependent care, wills and commercial
- Health & wellbeing support via Wisdom app, including webinars, podcasts and more, covering physical and mental health, legal queries like wills and probate, work and home life support
- Usage reports/management information for policies over 100 lives

The results?

Healthier, happier employees
and a healthier business & balance

3-5 x

increase in physical and
mental health habits¹

11.5%

reduction in
sickness absence¹

96%

of employee return to work
when they receive support
within the first 4 weeks²

1. YuLife data 2024, The Economic Impact of YuLife Report, Forrester Consulting, November 2023

2. Based on MetLife claims data to April 2024

For a deeper look into any of the services in this brochure, please contact your account manager.

We're always looking at ways to ensure you can make the most of the services provided, so please get in touch.

Email us at eb_crm@metlife.com

For every moment, there's  **MetLife**

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