

Group Life Flexible Benefits

Our Refreshed Group Life Flex Offering

A fresh reminder that Flex is firmly on the map.

We're shining a light back on our Group Life Flexible Benefits offering - designed to fit seamlessly into modern benefits programmes and built on MetLife's reputation for dependable cover.

It's a great time to revisit Flex – and reintroduce a familiar option to clients looking for flexibility, value, and trusted support.

Now's the time to reconnect with MetLife Flex.

Enhancement summary

Lifestyle Events

- **Current:** Standard list allows members to increase benefits following specific events
- **Enhancement:** Add new events: pregnancy, fostering a child, moving home, and 10% earnings change (non-sickness related)
- **Added Benefits:** Aligns with and in some cases exceeds market offerings

Benefit Steps

- **Current:** 1x salary at annual enrolment + one lifestyle event annually; 2x salary by exception
- **Enhancement:** 2x salary allowed at annual enrolment + one lifestyle event annually
- **Added Benefits:** More flexibility for employers; market aligned

Free Cover Limit

- **Current:** 250–499 lives: £1.5m and 500+ lives: £1.8m (case-by-case increases)
- **Enhancement:** Up to £2m for 500+ lives
- **Added Benefits:** Matches or exceeds market; reduces medical underwriting needs

Rate Guarantee – Switch Scheme

- **Current:** 2 years; 3 years by exception
- **Enhancement:** 3 years available as standard
- **Added Benefits:** Greater pricing certainty for employers

Rate Guarantee – New to Market

- **Current:** 1 year; 2 years by exception
- **Enhancement:** 2 years standard
- **Added Benefits:** Market-aligned; more pricing certainty for new policies



Customer-Centric Enhancements

Our updates are designed with the employer in mind:

- Broader lifestyle triggers for cover increases
- Larger benefit step options at enrolment
- Reduced need for medical underwriting
- Improved pricing certainty through longer rate guarantees
- More consistent cover with longer rate guarantees, giving employers greater cost certainty

Value added services

MetLife's Flex offering includes a range of value-added services designed to support your employees' wellbeing beyond financial protection.

From Bereavement and Probate Support and our Funeral Advisor Service, to the GP24 Virtual GP Service, and YuLife – a wellbeing-focused life insurance app that rewards healthy living – we're here to provide compassionate, practical, and medical support when it matters most.

These services are a vital part of our commitment to helping employees thrive – at work, at home, and through life's most challenging moments.

**Want to learn more
or request a quote?
Contact your MetLife
Representative today.**



0800 917 1333

ebnewbusiness@metlife.uk.com

metlife.co.uk

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 in the UK. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.