

A MetLife document.



Reliable. Experienced. Unique.

Working with Howden.

This playbook is designed to help you understand, and get the most from, MetLife's Group Life and Group Income Protection offerings.



At MetLife we bring the expertise and experience to empower a complete client and broker experience.

For over 150 years, MetLife Inc. has provided certainty and support for brokers around the world through trusted propositions that help build a more secure future. MetLife has an established presence in over 40 countries worldwide and is trusted by tens of millions of customers.

Here in the UK, MetLife Europe d.a.c. first opened its doors in 2007 and we offer the same knowledge, empathetic approach, and trusted services for clients throughout the UK.

In that time, we've won over 40 UK industry awards, and we paid £177m¹ in Group Life claims and £18m¹ in Group Income Protection claims in 2022. The average Group Life customer stays with us for almost a decade, illustrating the strength of the support we offer.

At MetLife, we bring the services and experience to help you deliver fast, transparent client interactions that build long term loyalty. We bring the expertise to help you streamline processes too, freeing up valuable time and resources so you can focus on nurturing relationships and driving growth.

We also help inform better alignment through actionable insights, supporting you to build greater understanding across the business. And we can help enhance service delivery through open discussion around evolving market trends and ongoing client service usage.

We assess and pay valid claims as quickly as possible so your clients can get back to what matters most – their employees.

Through expert insights and deep market understanding, we bring the clarity and assurance to deliver what matters for your clients. Every time and with complete transparency.

By leveraging our global insight and local expertise through our MAXIS Global Benefits Network (GBN), we can support multinational client opportunities across everything from captive insurance to risk pooling and global underwriting.

And we deliver in-depth support to enable and empower you with the capabilities to drive relationships and growth.

¹ MetLife Portfolio data, Working in Partnership with MetLife, https://www.metlife.co.uk/content/dam/metlifecom/uk/homepage/helpful-resources/intermediaries/eb/workingtogether/Working_In_Partnership_with_MetLife.pdf

What we offer

As a strategic partner, we offer a complete client and broker experience, with access to MetLife's Group Life and Group Income Protection products, value-added services, expert consultants, and dedicated training that can help support the growth and development of client relationships.

Our approach is based on our depth and breadth of experience and a human, empathetic approach that puts people first. We have expert Client Relationship Managers that support and facilitate the onboarding process so that it is straightforward and fast.

We bring unique and new offerings such as our funeral concierge service, available to all Group Life policyholders and their employees, which includes will preparation, digital vault storage, online funeral planning tools and a 24/7 funeral concierge.

As your trusted strategic partner, we help your clients improve employee retention, through the expansion of the health and wellbeing propositions available to them.

With an Employee Assistance Programme, our GP24 digital health service, Bereavement and Probate support, access to counsellors, early intervention and more, we can help employees feel in control of their health.

Our Client Relationship Managers are also your clients' point of contact, providing greater assurance, immediacy, and depth of service delivery.

We're an industry thought leader, providing strategic direction and support to decision-makers. We understand the competitive, complex nature of the insurance sector and through our expertise and experience can help identify key opportunities for growth.



Our key solutions for Howden include:



Group Life in brief:

We're redefining the Group Life market with our comprehensive Group Life cover.

Our two new value-added services deliver a holistic health and wellbeing solution that supports employers and employees, helping them to feel in control.

We understand how difficult it can be when an employee passes away but through our Group Life policy, our empathetic, responsive claims team brings assurance and support to families, helping them through the process as quickly as possible.

MetLife's Group Life offering includes:

Supporting employee's when they need it most:

- Will writing and considerations
- Digital vault for secure storage
- Funeral planning assistance and tools

For employers with fewer than 1000 employees, we deliver additional support services like:

- Employee Assistance Programme – available 24/7
- GP24 – available 24/7 (including second medical opinion)

Helping families grieve with complete support:

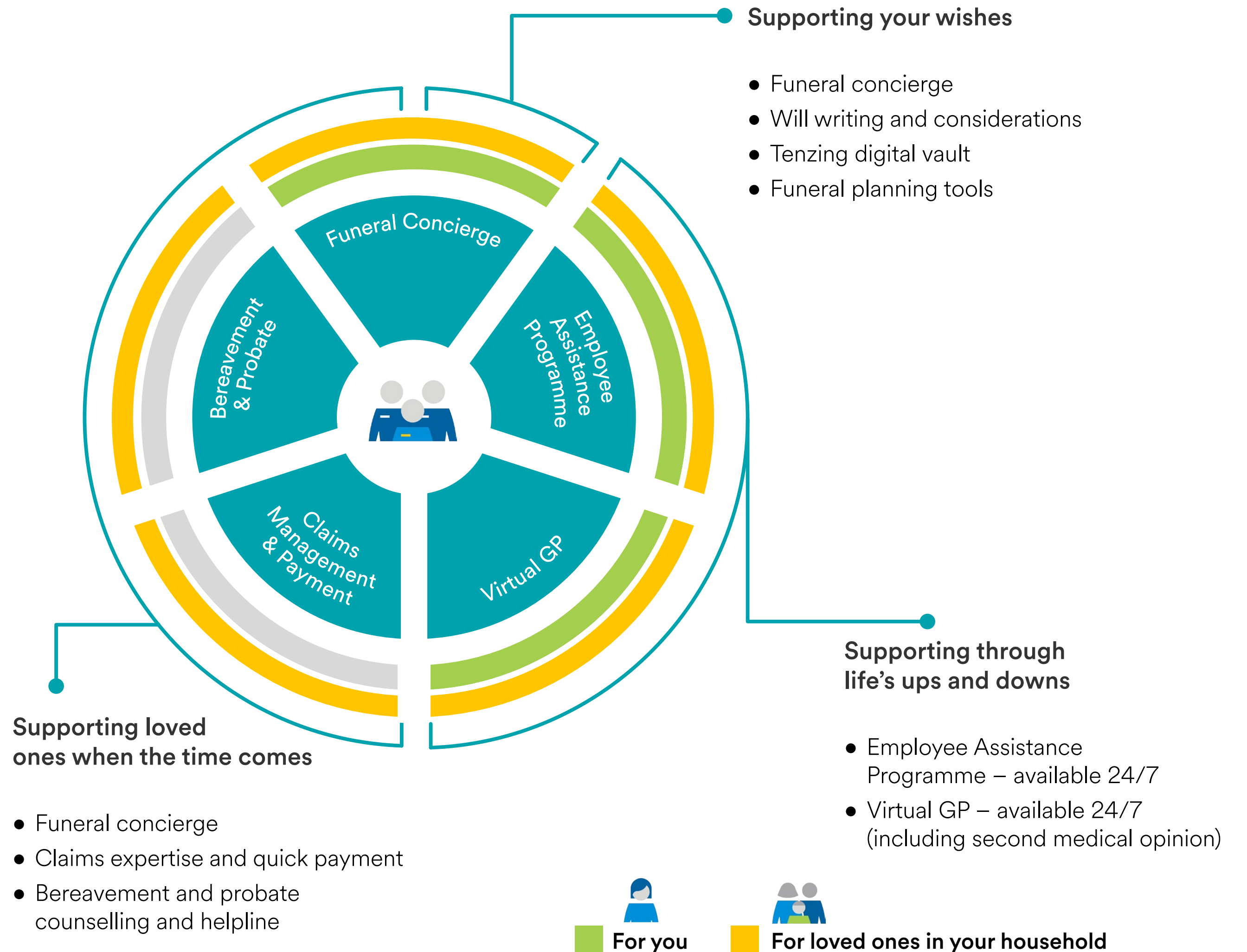
- Funeral concierge
- Claims expertise and quick payment
- Bereavement and probate counselling and helpline

We make things simple with:

- Lump sum cash pay out for chosen beneficiaries
- Access to MetLife's Registered and Excepted Master Trusts at no extra cost
- Receive Group Life quotes – for between 10 and 299 employees – via our Accelerate portal

Group Life services can be accessed as follows:

- **Funeral concierge:** insured member, spouse/partner, dependents up to age 25
- **EAP:** Any employee, spouse/partner, dependants aged 16-21 living in UK and in full time education
- **Virtual GP:** Insured member, spouse/partner, any family member in the household, or any dependant 16-21 living in the UK and in full time education
- **Bereavement & Probate:** Insured member, spouse/partner, dependants aged 16-21



Our key solutions for Howden include:



Group Income Protection in brief:

Group Income Protection from MetLife supports businesses to better manage and mitigate the financial and emotional effect of sickness absence.

Our Group Income Protection can pay replacement income when employees are unwell for extended periods, providing assurance to both employees and their families. We also offer return to work support to ease an employee's transition back to work and can help minimise the length of absence through tools like our Wellbeing Hub, GP24, and Early Intervention support.

The MetLife Group Income Protection offering includes:

- Experienced claims management, supporting both employee and employer
- Practical and emotional support to underpin a return to work with confidence
- Tailored data insights to help pinpoint potential risks and issues with employee health
- Our 'Connected at Home' service supports employees requiring further support while home working
- Early Intervention support aimed at reducing the amount of sick leave by helping colleagues return to work quickly
- Clinical Pathways to support employees suffering from Musculoskeletal, Mental Health and Long COVID

How we can help you

At MetLife we deliver a wide range of value-adds to help enable a more complete client and broker experience.

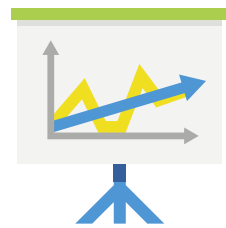
We bring in-depth experience and insight to drive both client relationships and growth, supporting your strategic ambitions and underpinning a human, caring approach to employees.

We know how crucial positive experiences are to driving long term loyalty and we work closely with you to help nurture relationships based on trust and empathy over the long term.



How we can help you (cont.)

We can help you:



Build client relationships while driving sustainable growth

Our commitment to operational efficiency, improved productivity and streamlined processes reduces admin time to a minimum, ensuring you spend more time talking to clients. Furthermore, our fast, effortless onboarding processes, makes switching easy. And turnaround time for Group Life claims payments, for example, is just 2.7 days² on average. Our Client Relationship Managers are your single point of contact, simplifying communication at every stage, resulting in a truly personal service.



Put your clients first with a unique approach

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

And with our end-to-end suite of value-added services, we can provide support for employers, their employees and their families through all life's ups and downs.



Helping you to elevate your client conversations

With added-value services like funeral concierge and a virtual GP that extends to the employee's loved ones, we can help you change the conversations to open up the everyday challenges that employees and employers alike will relate to.



Deliver more human, authentic experiences

We bring a human touch to everything we do, putting people first. Through proactive, empathetic servicing and managing of claims we help deliver more authentic experiences that build trust. It is one of the biggest reasons that 87% of clients renew with us year after year.²

2. 2.7 days is our average payment time for Group Life claims. MetLife portfolio data 2021.

How we can help you (cont.)

We can help you:



Offer personal support for navigating life's challenges

We'll help employees plan and respond to life's biggest changes with access to funeral concierge, GP24, our Employee Assistance Programme, early intervention and Bereavement and Probate support.



Meet your challenges with actionable intelligence and strategic insights

We can help you drive greater cohesion with fine grain, actionable intelligence on Employee Assistance Programme (EAP) usage while our extensive industry expertise means we're able to provide the strategic guidance to inform better approaches to growth and service delivery.



Deliver better wellness services and support

Our MAXIS Global Benefits Network means we can leverage global insights and local expertise to support multinational opportunities. Using a consultative approach, we deliver the expertise to increase operational efficiency while helping to manage the onboarding process, client servicing and overall claims management.



Group Life tools and resources

Discover more of the tools, benefits and support offered through Group Life Insurance and how these help employees through life's biggest challenges.

Supporting employees and their loved ones

- 24/7/365 funeral concierge service, including will writing, PriceFinder and both at-need and pre-need support
- Support available to employer's staff and their families at no additional cost
- Access to practical probate support from trained advisors
- Up to 6 structured bereavement counselling sessions
- GP24, digital health service, with 24/7, 365 GP appointments
- EAP with Health Assured provides support on financial, mental, and physical wellbeing

Partnerships for support

- MetLife's Master Trust makes covering employees easy with our independent trustee looking after the details
- MAXIS Global Benefits Network is our leading international employee benefits programme co-founded by MetLife and AXA to deliver world-class benefits

Quick SME quotes through Accelerate

- Quotes for Group Life schemes presently available for 10 to 299 members
- Best rates first time
- Apply online and receive quotes in minutes
- Portal is available 24/7
- Quotes emailed directly
- Obtain new quotes, re-quotes and view all quotes in one place

[Read more >](#)





Group Income Protection tools and resources

GP24, our digital health service

- GP appointments available 24 hours a day, 365 days a year
- Unlimited consultations with no time limits
- Open referrals to specialists
- Local ePrescription delivery
- A digital symptom checker
- Second medical opinions (2 per year)

Early intervention and rehabilitation

- Claims Managers assist with absence management including monthly absence calls
- Personalised claims management and return to work support
- Combined support provided by MetLife and our expert partners HCB Group

Wellbeing Hub

- Free 24/7 confidential Employee Assistance Programme (EAP)
- Up to 6 structured counselling sessions
- Counselling for all employees and immediate family members
- Access to online interactive Cognitive Behavioural Therapy support
- Management support and coaching
- Online portal giving access to information and support
- Digital app – ‘My Healthy Advantage’ including mini health checks, weekly mood trackers and live chat, call back and email support
- Critical incident support available (at an additional cost)
- Workshops, webinars, and Mental Health First Aid training available (at an additional cost)





Group Income Protection tools and resources continued

Tele-underwriting

- Health Questionnaires completed over the phone
- A trained medical specialist from Medicals Direct Group acts as point of contact
- Entire call takes on average 30 minutes
- Reduces the time taken to underwrite employee's cover

Data insight reports

- Visibility into Wellbeing Hub, early intervention, claims experience and ROI
- Data and statistics, highlighting absence management trends
- Available for schemes with 100+ lives

Employer portal

- Wellbeing Hub communication materials – poster, leaflet, EAP cards, Health and Wellbeing calendar, monthly newsletters, webinars
- Early Intervention communication materials – what to expect from the support provided by HCB Group (for employers and employees)
- Early intervention and claim forms
- Employee letter template for employers to communicate with their employees about their cover and the benefits available to them

Working with us

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 a wealth of expertise and guidance to help you build strong relationships and deliver more authentic, engaging experiences. We believe employees can be their best when they're physically, mentally, and financially supported, and we work hard to help make this happen.

Browse through some of the tools available through MetLife and find out the full depth of our knowledge in the health insurance space.

Learn about our exclusive funeral support

58% of employees say they'd like their benefits package to cover all their dependents.³ Our exclusive partnership with Everest, the leading US funeral concierge service, enables all our Group Life clients, regardless of size, to do just that, by being there for the family in the event of the employee's death.

Available 24 hours a day, 365 days a year, Everest ensure they are there when they are needed most – allowing a family more time to grieve.

[Read more >](#)

Discover our Accelerate portal

Our Group Life quote portal, Accelerate, provides a 24/7 experience to help you receive quotes in minutes* for your clients.

[Register now >](#)

See our Digital Academy

We can support your growth and career development with access to tools, insights and expert guidance in our Digital Academy.

[Go to the Academy >](#)

³ <https://www.metlife.co.uk/content/dam/metlifecom/uk/pdf/EmployeeBenefits/Brexit/3/2691-03-may2022-gip-tools-and-resources.pdf>

* There may be instances where an Underwriter decision is required. If so, our standard turnaround time is 3 working days.

Thought leadership

We're a trusted thought leader in the industry and our products, breadth and depth of extensive expertise and established reputation sets us apart. See how we're changing attitudes and ideas to help put people and their health first.

We're trusted thought leaders, delivering market intelligence to you and your clients

The last few years have seen considerable socio-economic changes, with crises impacting values, attitudes, and behaviours in the workplace and at home.

Our latest research explores the values that guide employee behaviour today and how individual purpose and caution underpin what people are looking for in a job, their performance at work and their commitment to the company. It identifies how companies can adapt to employees' evolving needs and become better places to work that attract, motivate, and retain talent.

Our latest findings show that:

- 95% of employees say being in good health is most important in life
- 82% of employees say individual purpose is important even in times of crisis
- 95% of employees prioritize work/life balance
- Fuelling the perception of purpose at work can help companies nurture a more motivated and committed workforce
- 83% of employees say benefits play a strong role in choosing a place to work

[Read More >](#)

Breaking the Menopause taboo

We're shining a light on this sensitive topic, that affects so many, to help break the taboo. With almost half of women experiencing perimenopause or menopause symptoms at work, this is a crucial topic that often doesn't get the attention it deserves. See how we're helping to raise awareness and encourage sensitive, empathetic conversations.

[Read more >](#)

Helping employees feel like they belong

Our 2021 research gives you the tools to start a conversation around how employees can feel valued and recognised at work. Our Re:Me report looks at how the world of work is changing since the pandemic, and identifies opportunities for employers to better connect with their employees as individuals, as well as harness a culture of care and belonging. Here, we introduce the four Rs of Re:Me – Recognise, Realign, Reassure and Redefine.

[Read More >](#)

Your account manager

Get in touch with your account manager directly with questions, queries or for more information about any of MetLife's products.



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MAXIS Global Benefits Network (MAXIS GBN)

We co-founded MAXIS GBN with AXA in 1998, creating a leading international employee benefits network provider which helps us support multinational enterprise clients. Through our MAXIS network we make it easy for employers to leverage global insights aligned with local expertise to drive greater operational excellence and increased efficiency. Employees enjoy a wide range of benefits that relate to their physical, mental, and financial health and wellbeing.

[Discover more >](#)

Supporting you

We have a range of resources to support you in providing the best information possible. Our aim is always to empower you and ensure that you have the tools, understanding and resources you need to support your clients. Below is a list of in-depth resources covering MetLife's offering, clearly defining what we offer and what makes us different.

Supporting material

Offering overview – a summary of the market context, our offering, its value, and differentiators to help you and your teams to accurately understand and articulate our position in the market. [\[Download\]](#)

Infographic – a one-page illustration highlighting key components of our process. [\[Download\]](#)

Client-facing material

Brochure – a visually engaging document to support conversations with clients. [\[Download\]](#)


Tools for employers

[Health and Wellbeing >](#)

[Early Intervention and Claims Management >](#)

[Document library for Group Income Protection Life >](#)

[Document library for Group Life >](#)



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HCB Group is a trading style of Health Claims Bureau Limited (reg. no. 2820780). The Company is registered in England and Wales and has its registered office at The Powerhouse, High Street, Ardington, Wantage, OX12 8PS. Visit HCB Group at hcbgroup.co.uk for more information.

GP24 provided by HealthHero Solutions Limited, a company incorporated in England with company number 03766413 whose registered address is at 10 Upper Berkeley Street, London, W1H 7PE.