

Why MetLife?



MetLife Australia draws on local knowledge and global expertise to provide insurance coverage tailored to your company and your staff. We work in partnership with you to find the best solutions for your business, providing data-driven insights into your employee needs and offering compassionate care when your staff need help through tough times.

What sets us apart



Valuable customer insights

We provide you with easy access to reporting solutions tailored to your business and staff, wherever you are.



Our global advantage

Our deep understanding of industry regulations, practices and culture across the world means we can confidently serve the unique needs of any global workforce, regardless of their size or location.



A network of benefits

Through the MAXIS Global Benefits Network, we are able to offer benefits and capabilities to more than 750 multinational firms who collectively have over 1.5 million staff.



More than just insurance

We can support your staff with tailored benefits for their health and wellbeing through our 360Health proposition. This provides valuable resources, curated content and tools to support employees when they are well and becoming unwell.

A trusted provider

Backed by over 150 years of experience, MetLife is a trusted insurance provider for more than 90 million individuals in 40-plus countries. Since launching in Australia in 2004, we have grown quickly and are now the third largest group insurer and second largest corporate insurer in the country, protecting 1.5 million Australian lives. MetLife Australia paid more than \$533 million in claims in 2020 alone.

Our principles

We are committed to a future where our customers, their loved ones and their finances are protected. We use our global strength and expertise to innovate and develop insurance products and services that are relevant, simple and accessible to all Australians. We will treat your employees with empathy and compassion, protecting them during some of the most vulnerable and stressful moments in their lives. We know this is a privilege.

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Claims process

We strive to be the most caring and accessible life insurer in Australia. Our claims teams have the authority, training and experience to manage your staff's claims efficiently. They also aim to deal with every employee with empathy and care. We do this by offering:



Personalised support

Every claimant is assigned a dedicated claims assessor, who is supported by a team of experts, including doctors.



Relevant enquiries

We'll only ask for, and rely on, information and assessments that are relevant to your employee's claim and will explain why we're requesting these in plain and simple language.



Timeliness

We commit to conducting an initial assessment within 10 days* of receiving a claim and to making a claim decision within 10 business days of receiving all the information we need.



Life Insurance Code of Practice

We also follow the industry standards set out in the <u>Life Insurance Code of Practice (Code)</u>, which sets out specific service standards, turnaround times and complaint handling processes. The standards set out in the Code are the minimum requirements for life insurers, and we seek to exceed them as far as possible.

MetLife 360Health

Your employees have access to 360Health, an end-to-end solution that takes their mental, physical, social and financial health into account. We developed 360Health to help defend Australians against serious illness, so your employees can live healthier lives for longer. Employers can access



toolkits, webinars, early intervention programs and much more.

MetLife's 360Health Virtual Care is an exclusive program that gives employees and their immediate family personalised and confidential access to virtual health support for mental and physical health issues, as well as nutrition consultations, from their own home.

Further information

For more information, please contact your organisation's insurance broker, adviser, or consultant; or your dedicated MetLife Client Relationship Manager.

metlife.com.au

The information about MetLife life insurance is general only and does not take into account your personal situation, needs or objectives. Before deciding whether to acquire, or continuing to hold, any of our products, please read the PDS available at metlife.com.au. Life insurance products are issued by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.

360Health services are not provided by way of insurance (including health insurance) and the provision of these services is not dependent on the occurrence of an insured event under the policy. 360Health Virtual Care is a service provided by Teladoc Health. Access to these services will be at MetLife's reasonable discretion and is eligible for all MetLife Protect customers and eligible clients who have received a specific code to activate the service. MetLife reserves the right to reasonably discontinue or change the services at any time.



^{*} Actual claim times may depend on when requested information is provided by the client, medical specialist or third-party provider.