

At MetLife, we understand that a healthy workforce is a healthy company. While absences are challenging for companies, time off may be vital to employee health. We make managing disability and absence easier, guiding employees along the claims journey toward productivity and health. We educate and eliminate any friction for employees trying to plan their time away from work by embedding comprehensive step by step guides for specific leave events. Each guide provides helpful information on the applicable programs and eligibility criteria, sample journeys to clearly show leave benefits in action, with detailed checklists and what to expect at every step in the process. Even for those leaves not administered by MetLife. We've taken great care to simplify claim filing and make it more intuitive, featuring a user friendly experience and preempting employee questions to help them better navigate through the claim. Once a claim has been filed, employees are provided clear expectations about wage replacement or job protection, access to status updates and payment information, and engagement options, including text messaging. Being there for employees who are at risk is core to our mission. Support is key. Our case specialists advocate for employees to determine the best course of action and connect them to holistic well-being resources. We evaluate accommodation options to help employees continue working or collaborate on a game plan to help employees return to health and work more quickly. And that's not all. You're informed of the leave and outcomes and can track trends and time away through comprehensive tools and dashboards, reducing the need for follow up and helping to alleviate concerns. No one needs to be an expert in how coverage and claims work. That's our job. Backed by our strong commitment to service, we'll continually enhance and roll out new tools to help all our customers navigate the process with ease.