



A solution to help maximize productivity

MetLife's Total Absence ManagementSM solution focuses on helping employers maximize workforce productivity by managing the impact of employee absences. We can help the employer by assuming the administration of Family and Medical Leave (FML) and company-sponsored absences in addition to providing Short Term Disability (STD) and Long Term Disability (LTD). We also deliver a disability claim and absence management model that combines expert management, expert resources and sophisticated technology to provide a superior service experience for our customers and their employees.

Administering and tracking employee absences is often a complex and challenging process. Employers need to adhere to both federal regulations and state leave laws, establish uniform systems for tracking leaves and train in-house resources to handle the administration and proper correspondence procedures. That's why MetLife provides integrated absence management solutions: to help ease the impact on employers' workloads and simplify the process for employees while providing a superior service experience.

Flexible products and services to meet employers' unique needs

Our broad product and service portfolio includes:

Group Disability products

- Short Term Disability (STD)
- Long Term Disability (LTD)
- Administrative Services Only/Advice to Pay/Salary Continuance¹

A comprehensive portfolio of disability products and absence management services can help employers manage planned and unplanned events with minimal interruption to their businesses.

- Voluntary Disability²
- Statutory Disability¹
- LTD Reserve Buy-Outs

Total Absence ManagementSM Leave Management Services³

- Family and Medical Leave Act (FMLA) administration
- State Leaves including, but not limited to:
 - FMLA & Paid Family Leaves
 - Military Leaves
- Company Leaves (beginning 01/01/2010)
 - Jury/Witness Duty
 - Military (USERRA)
 - Bereavement
 - Personal
 - Parental
 - Sabbatical
 - Company Medical Leaves
 - Other Company-Sponsored Leaves

Specialty products & services

- Employee Assistance Programs (EAPs) through MHN, Inc.⁴
- Supplemental Individual Disability Income Insurance

Solutions to help manage absences

MetLife can help employers seamlessly manage a full range of planned and unplanned employee absences through one point of contact. Our expanded and enhanced Total Absence Management solution helps employers manage employee absences and provides innovative technology and reporting tools.

Technology and reporting to provide an enhanced service experience

Our Total Absence Management solution leverages MetLife's capabilities and technology to deliver a superior service experience for employers and employees.

Our fully integrated system captures, tracks and administers employee absences allowing employers to outsource administrative aspects of absence management.

Our configurable technology platform provides:

- Verification of eligibility and evaluation (for approval or denial) of leave requests.
- Administration of all types of absence frequencies — continuous, intermittent and reduced-schedule.
- Interface with customer HR systems.⁵
- Valuable self-service tools for employers.
- Employees the ability to call one number to report absence whether for disability, FML or other leaves.
- Flexibility to manage employer-specific company leave policies along with mandated FML regulations.

Access to real-time information and tracking and reporting capabilities helps employers better manage employee absences. Our advanced reporting helps employers identify employee absence patterns by providing access to a wide range of customized reports based on company needs:

- **Leave Time Detail Report** — Monitors leave request activity and trends via a detailed listing of all leave requests during the reporting period.

- **Average Duration of Leaves Report** — Identifies trends by absence type via a summary of leave request hours or weeks used for leaves that closed during the reporting period.
- **Leave Summary by Absence Type Report** — Identifies trends and monitors changes in leave request incidence through a summary of leave request hours or weeks used for active and closed claims during the reporting period.
- **Absence Leave Request Status by Absence Type Report** — Monitors leave request activity and status at the detail level with a listing of leave requests received during the reporting period, sorted by location code and status.
- **Absence Receipt Status by Absence Type Report** — Monitors leave request activity and status by location, with a summarized count of leave requests received during the reporting period sorted by location code and leave status.
- **Denied Absence Reasons Report** — Provides a total of denied leaves as well as reasons for leaves that have been denied by absence type as of the reporting period.

A consultative approach

Our consultative approach to Total Absence Management provides tools and insights to help our customers stay ahead of the changing landscape of employee benefits.

- Dedicated Disability Consultants⁵ analyze absence data and trends to provide actionable workforce management solutions that help employers better manage employee absences.
- Shifts compliance burden from employer to MetLife, reducing risk of inconsistent administration of absences.
- MetLife is recognized as an industry thought leader and leverages its vast market experience to advise employers around changes to employee benefits and workforce management.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

¹ Statutory plans (except for NY), self-funded programs, and CA VDP/PFL only available for 500+ lives.

² Voluntary STD not available in states with statutory plans except NY. Voluntary LTD to be available 4Q 2009 for groups with 10–499 covered lives.

³ Available to private employers with a minimum of 1,000+ covered employees. Total Absence Management administrative services are only sold in conjunction with group STD (ASO or insured) and insured group LTD. The employer's FML policy must require that the group disability and workers' compensation insurance run concurrently with FML.

⁴ EAP services provided through an agreement with MHN, Inc. MHN is not a subsidiary or affiliate of MetLife and the services provided are separate and apart from the insurance and services provided by MetLife.

⁵ Available to employers with 5,000+ covered lives.

Note: Product and service availability may vary by state and customer size.