

# MetLife



## A solution to help maximize workforce productivity

MetLife's Total Absence Management<sup>SM</sup> solution focuses on helping employers maximize workforce productivity by managing the impact of employee absences. We can assume 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) coverage for your employees. A leading disability carrier,<sup>1</sup> offering FML administration since 1998, MetLife can help relieve your administrative burden so you can focus on running your business.

### Flexible products and services to meet employers' unique needs

With MetLife Disability, you can expect more than disability insurance benefits. We understand the challenges of employers looking for ways to balance the burden of managing absences. MetLife provides a coordinated approach that blends a broad portfolio of Disability products and services, our Health and Wellness Connection program and our Total Absence Management leave management services to help meet the unique needs of employers and their employees.

#### Total Absence Management<sup>SM</sup> Leave Management Services<sup>2</sup>

Administering and tracking employee absences can be 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. 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.

### Delivering an enhanced service experience

MetLife's Total Absence Management<sup>SM</sup> is a fully-integrated solution that captures, tracks and administers many types of employee absences including:

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

<sup>1</sup> 2009 U.S. Group Disability Survey, LIMRA International, based on premiums and equivalents in force.

<sup>2</sup> 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/or insured group LTD. The employer's FML policy must require that the group disability and workers' compensation insurance run concurrently with FML.

MetLife's absence management services can help employers manage planned and unplanned absences with minimal interruption to their businesses.

Our robust system and processes combined with the expertise of MetLife associates provides a superior service experience for employers and employees:

- We have the flexibility to manage employer-specific company leave policies along with FMLA leaves and/or leaves taken pursuant to state leave laws similar to FMLA and other state leave laws.
- We can accept absences by Web or by phone.
- Our specially-trained Leave Coordinators are available to provide personalized service by:
  - accepting telephonic reporting of leaves and providing status on current leaves
  - determining the type of leave for which the employee is eligible and whether the employee is entitled to leave
- We provide administration of all types of absence frequencies — continuous, intermittent and reduced schedule.
- Our system has the ability to interface with customer Human Resources (HR) systems.<sup>3</sup>

### Online Service Solutions

Our secure Web sites for employers and employees, MetLink® and MyBenefits, provide targeted services to strategically manage absences. Using MetLife's online portals:

#### Employees May:

- Submit an absence due to disability, FMLA leave, state leave law or other employer sponsored leave types
- View real-time status of current absences, leave history and time available for eligible leaves
- Download forms and contact an absence management specialist

#### Front-Line People Managers May:

- Report, view and approve absence requests for their direct reports
- View real-time absence details and summary information for their employees, including Return to Work dates and leave balances
- Obtain online views and weekly reports for employee absence details to help managers allocate resources

#### For HR Benefit Administrators:

In addition to the Front-Line Manager capabilities, Human Resources personnel have access to a wide range of customized reports that help identify patterns in employee absences:

- **Operational Reports** – Employee level detail to assist employers in making practical decisions about their businesses
- **Productivity Reports** – Organizational level summary to help identify resource gaps so HR can respond appropriately to conditions
- **Analytical Reports** – Trends and comparisons of absence types and durations to help HR make appropriate decisions on their benefit plans and employee populations

### A consultative approach

Our consultative approach to Total Absence Management<sup>SM</sup> also provides tools and insights to help our customers stay ahead of the changing landscape of employee benefits.

- Disability Consultants<sup>3</sup> analyze absence data and trends to provide actionable workforce management solutions that help employers better manage employee absences.
- Shifts burden associated with certain compliance aspects, from employer to MetLife, reducing risk of inconsistent administration of absences.
- MetLife, a recognized industry thought leader, leverages its vast market experience to advise employers changes to employee benefits and workforce management.

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

Like most group disability insurance policies, MetLife group policies contain certain exclusions, exceptions, waiting periods, limitations, reductions of benefits and terms for keeping them in force. Ask your MetLife Sales Representative for complete costs and details.

<sup>3</sup> Availability may vary by state and by customer size.

Benefits for the **if in life**<sup>SM</sup>

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