

MetLife UK Employee Benefits and COVID-19 ('coronavirus')



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This is a summary of the impact of the coronavirus on MetLife's employee benefits propositions. It is based on the current status of coronavirus and the policy terms and conditions that apply to cover. MetLife is monitoring the position carefully and will advise if anything changes in respect of its policies going forward.

What is the coronavirus?

World Health Organisation 'WHO'¹ reports "*Coronaviruses are a large family of viruses which may cause illness in animals or humans. In humans, several coronaviruses are known to cause respiratory infections ranging from the common cold to more severe diseases such as Middle East Respiratory Syndrome (MERS) and Severe Acute Respiratory Syndrome (SARS). The most recently discovered coronavirus causes coronavirus disease COVID-19.*

COVID-19 is the infectious disease caused by the most recently discovered coronavirus. This new virus and disease were unknown before the outbreak began in Wuhan, China, in December 2019.

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure and even death.

Standard recommendations to prevent infection spread include regular hand washing, covering mouth and nose when coughing and sneezing, thoroughly cooking meat and eggs. Avoid close contact with anyone showing symptoms of respiratory illness such as coughing and sneezing."

Where can I find out information about the virus and its impact on the public and services?

It is recommended you consult reliable sources of information to find out more about the virus. The UK [Government](#) recommended sources include the [NHS](#) and the [World Health Organisation](#) website.

If you are concerned about travel, guidance for British people travelling and living overseas can be found [here](#).

What business continuity plans (BCP) does MetLife have in place should its office be closed, or multiple staff quarantined?

MetLife has robust BCP plans in place and has invoked its full working from home policy. We are working hard to minimise any impact to our customers and endeavour to continue to maintain our high service standards.

¹ World Health Organisation www.who.int/emergencies/diseases/novel-coronavirus-2019. Accessed online 9th March 2020.

Employee Benefits

With the outbreak of the coronavirus understandably causing global concern, the protection of our customers is of the highest priority.

Any group claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy. Some of our policies apply a catastrophic event limit or travel restrictions in respect of employees, so you should check if these apply to your client's cover.

What health and wellbeing services do employees have access to?

A summary of these services is below. Details about our range of services available to our employer clients can be found on our website www.metlife.co.uk.

SME Group Life Employee Assistance Programme

Employers with MetLife Group Life cover and fewer than 300 employees have access to our SME Employee Assistance Programme.

With MetLife Group Life policies covering fewer than 300 employees, we provide our Group Life Employee Assistance Programme (EAP) at no additional cost which includes access to an App. It provides an impartial person to talk to and offers support and information 365 days a year, 24/7. So employers can be sure that their employees have the support they need, when they need it most. Plus, their loved ones in the same household receive complimentary access to the service too. This is in addition to the existing Group Life Bereavement & Probate Support (see below) employers already have access to.

Group Life Bereavement & Probate Support

Bereavement is something none of us like to think about, but employers can benefit from being prepared should an employee pass away. It also helps to let employees know support is there should they need it, whenever they need it. We offer a range of tools to support employers and employees at a difficult time.

Group Income Protection

Employers with MetLife Group Income Protection cover continue to have access to our Wellbeing Hub, providing telephone and online support, and structured counselling where appropriate, should any employees be particularly concerned or feeling anxious about the coronavirus outbreak.

Engaging a workforce in healthy living can bring widespread benefits including fewer absences, greater motivation and increased productivity. Our Wellbeing Hub provides free, confidential health and wellness services 24/7 and is based on two key services:

Online Portal – a web-based health service with access support guides, videos and blogs. Also available as an intuitive App.

Employee Assistance Programme – a confidential, 24-hour freephone helpline for employees and their families.

For intermediaries, employers and individuals

Medical underwriting

Our medical underwriting team will also consider extending temporary cover periods if necessary. MetLife offers tele-underwriting, allowing employees to provide medical information over the phone.

Digital forms

MetLife's proposal forms for new Group Life and Group Income Protection policies, its Employer Admission Forms for its Registered and Excepted Master Trusts, and its claim forms, can all be completed, signed and submitted electronically. Forms must be signed by an authorised signatory.

Volunteering

If an employee is volunteering their time and skills either during a period of furlough or in their own time outside of contracted working hours e.g. with the NHS, this does not impact their Group Life or Group Income Protection benefits and MetLife will consider a valid claim.

The employee must remain an employee of the policyholder and included in any membership data provided to MetLife, with the appropriate premium being paid for cover. In determining whether they are actively at work, we will consider their insured role rather than the role in which they are volunteering.

Please see the 'Making a claim' section of this document for how MetLife will calculate policy benefit where it is based on an employee's salary.

Catastrophic event limits

How do I know if a catastrophic event limit applies to a MetLife group risk policy?

Details of any such limit can be found on the final quotation accepted at the later of the policy commencement date and the last rate guarantee period review date.

What is MetLife's definition of a catastrophe in its policy terms and conditions?

- **Group Life** *"one originating event, accident, cause, occurrence or incident or a series of related originating events, accidents, causes, occurrences or incidents, that directly or indirectly results in the deaths of more than 1 insured member, irrespective of the date of those deaths or the period of time or area over which the originating events, accidents, causes, occurrences and incidents took place."*
- **Group Income Protection** *"one originating event, accident, cause, occurrence or incident or a series of related originating events, accidents, causes, occurrences or incidents, that directly or indirectly results in the incapacity of more than one insured member, irrespective of the date of the Incapacity or the period of time or area over which the originating events, accidents, causes, occurrences and incidents took place."*

For intermediaries, employers and individuals

Could the coronavirus trigger the catastrophic event limit clause?

Yes, it could. Any agreed catastrophic event limit will apply to the total amount of policy benefit payable under a policy in respect of insured members whose deaths occur directly or indirectly as a result of any one catastrophic event. The definition of catastrophic event includes any one originating cause, occurrence or incident.

The catastrophic event limit would apply if the total claims value of deaths due to the coronavirus exceeded the relevant event limit i.e. the definition of catastrophe is met in relation to the catastrophic event limit.

The catastrophic event limit is not applied on a per policy year basis, and applies to '*...one originating event, accident, cause, occurrence or incident or a series of related originating events, accident, causes, occurrences or incidents...*'. Where an event occurs, which is not considered part of the originating or related originating event, then a new catastrophic event limit would apply.

Does a pandemic have to be formally declared for a catastrophic event limit to be triggered?

No. There is no such requirement to be met to trigger a catastrophic event limit.

Can the clause be applied retrospectively?

It is not triggered from a certain date. The catastrophic event limit would apply if the total claims value of deaths due to the coronavirus exceeded the relevant event limit i.e. the definition of catastrophe is met in relation to the catastrophic event limit.

Are there any time limits which apply to deaths due to a catastrophe?

No.

Foreign Office 'FO' travel restrictions

The Foreign Office currently advises British Nationals against all but essential international travel.²

Do MetLife's policy terms require adherence to FO travel guidance?

A requirement to adhere to Foreign Office (FO) guidance can be applied as part of the underwriting of a scheme and depending on what travel is disclosed.

How do I know if an FO travel restriction applies to a policy?

Details of any such restriction can be found on the final quotation accepted at the later of the policy commencement date and the last rate guarantee period review date.

What kind of travel does an FO travel restriction apply to?

FO travel restrictions to policy benefit apply to business travel only. They do not apply to personal travel.

² Foreign travel advice <https://www.gov.uk/foreign-travel-advice>. Accessed 24th March 2020.

For intermediaries, employers and individuals

What happens if an employee travels against FO guidance when insured by a policy that includes an FO travel restriction?

If a policy includes an FO travel restriction, and an employee dies or is incapacitated for any reason whilst not adhering to FO travel guidance, a claim may not be payable. FO travel restrictions are not applied retrospectively i.e. if the FO travel advice changes whilst an employee is already overseas.

Is MetLife requesting additional travel information for new quotes and its upcoming rate reviews?

For Group Life, we do not require additional information regarding travel history beyond what we already currently request. Where any overseas travel is disclosed, we will apply an FO travel restriction and this stance is being monitored on a regular basis. Any FO travel restrictions are stated on issued quotations.

For Group Income Protection, we currently do not require additional information regarding travel history beyond what we already currently request. There is currently no change to how travel restrictions are applied for GIP.

Are you making any changes to how you cover overseas employees?

For Group Life and Group Income Protection there are currently no changes to how we cover overseas employees. If we do make changes, these will be clearly communicated in the issued quotation either in respect of the overall scheme or for specific individuals.

Actively at Work 'AAW' requirements

What is MetLife's AAW definition in its policy terms and conditions?

“Actively at work means, in relation to an employee employed by the employer or a partner of the employer at any relevant date, that they have not received medical advice to refrain from and are actively engaged in or are otherwise following their normal occupation on that date. Actively means the employee or partner is, in the opinion of the insurer, mentally and physically capable of working their normal contracted number of hours, either at their usual place of business or at the location to which business requires them to travel.

Absence from work does not include holidays, maternity, paternity and adoption leave, or any other authorised leave to be approved by the Insurer.”

Can cover be affected by the coronavirus?

Yes. New cover and increases in cover could be affected if the employee does not satisfy the definition of 'Actively at work' set out above and our AAW requirements.

If they are actively at work but are working from a different location e.g. at home, this does not in itself fail the actively at work definition / requirements.

If they satisfy the AAW definition / requirements, then the requirement is met. In assessing whether a member is *actively* at work, we would consider whether, in our opinion, the member was mentally and physically capable of working their normal contracted number of hours.

If an employer has put its staff on furlough, but an employee is still mentally and physically capable of working their normal contracted number of hours, we would still consider them to be actively at work for the purpose of cover.

For intermediaries, employers and individuals

If an employee is working from home, either because they are self-isolating as a precautionary measure or because their employer has told them to, does this in itself mean they fail the AAW definition / requirements?

No. If they are actively at work but are working from a different location e.g. at home, this does not in itself fail the actively at work definition / requirements.

If they satisfy the AAW definition / requirements, then the requirement is met. In assessing whether a member is *actively* at work, we would consider whether, in our opinion, the member was mentally and physically capable of working their normal contracted number of hours.

Does working from home or self-isolating as a precautionary measure count towards whether an employee is a long-term absentee i.e. has been unable to work for at least 3 months, for the purpose of new quotations or rate guarantee period reviews?

No.

Making a claim

What is MetLife's approach to claim payments if an employee...?

- **Has had their salary reduced either by reduction in hours or contractual annual salary;**
- **Is not currently being paid at all by their employer but remains an employee;**
- **Has been granted a leave of absence i.e. they have been 'furloughed'; and / or**
- **Is in receipt of government payments in lieu of their contracted salary.**

Group Life

Individuals must remain employees of the employer in order to remain covered under a Group Life policy, unless redundancy or early retirement cover applies.

The employee must be included in any membership data provided to MetLife, with the appropriate premium being paid for cover.

If an employee dies during this period, and the lump sum benefit is based on a multiple of salary, MetLife will use the salary stated in the membership data provided as at the policy commencement date or the last rate guarantee period review date.

Where the salary is based on salary as at the date of death, if an employee's salary has subsequently increased between the later of the policy commencement date and the last rate guarantee period review date, and any COVID-19-related salary reduction, MetLife will use the employee's salary as of immediately prior to a COVID-19-related salary reduction.

Fixed lump sum benefits i.e. those not based on a salary multiple, will not be affected by any change in an employee's contracted salary, working hours or period of absence, providing they satisfied the eligibility requirements of cover and remained a contracted employee when they died.

For intermediaries, employers and individuals

Group Income Protection

Individuals must remain employees of the employer in order to remain covered under a Group Income Protection policy.

The employee must be included in any membership data provided to MetLife, with the appropriate premium being paid for cover.

If an employee becomes incapacitated due to accident or sickness, and the deferred period is met, MetLife will use the salary stated in the membership data provided as at the policy commencement date or the last rate guarantee period review date. If an employee's salary has subsequently increased between the later of the policy commencement date and the last rate guarantee period review date, and any COVID-19-related salary reduction, MetLife will use the employee's salary as of immediately prior to a COVID-19-related salary reduction.

Are there any changes to the need to notify MetLife of absences due to accident or sickness?

No.

Are there any changes to the definition of salary and / or earnings for the purpose of policies?

No.

Will an employee be covered if they are on an unpaid sabbatical?

Employees can remain covered under a policy whilst on unpaid sabbatical, providing they remain an employee and are included in the membership data whenever it is provided to MetLife.

- For Group Life, the sabbatical period must be no longer than 36 months in duration.
- For Group Income Protection, the sabbatical period must be no longer than 12 months in duration and payment of any claim commences at the later of the end of the sabbatical period and the expiry of the deferred period.

Will MetLife still require original documents for claims?

Where it is not possible for a client and / or employee to submit original documents or sign forms in ink, we will accept claim forms (and other claims documents) completed electronically and submitted to us via email. The submission can be as a PDF or as photos of original documents/forms. This applies to both Group Life and Group Income Protection.

How will any delays in submitting claims impact the claim decision?

We will pay all valid claims and would not impose any late notification clauses that are in policy terms where the late notification is due to issues arising from the COVID-19 pandemic. This applies to both Group Life and Group Income Protection.

Summary

- Information about the coronavirus can be found on the NHS and WHO websites.
- MetLife has invoked its full working from home policy as part of its robust BCP plans.
- Any claims as a result of the coronavirus will be payable, subject to the usual terms and conditions of the policy.
- If an employee is actively at work but working from a different location e.g. at home, this does not in itself fail the actively at work definition / requirements.
- Some of our group policies apply a catastrophic event limit or travel restrictions in respect of employees, so you should check if these apply to your client's cover.
- Employees have access to a range of health and wellbeing services, depending on whether they are covered by a MetLife Group Life and / or Group Income Protection policy.

Next steps

MetLife continues to monitor the situation regarding the spread of the coronavirus. MetLife takes its customer responsibilities very seriously; and is committed to ensuring its customers are at the centre of its operations.

Products and services are offered by MetLife Europe d.a.c. which is an affiliate of MetLife, Inc. and operates under the "MetLife" brand.

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