

# Why MetLife?



MetLife Australia is always with you, protecting the people you love and helping you build a more confident future. We strive to deliver products and services that are relevant, simple and accessible.

## How life insurance can help you



### Protect your loved ones

Find peace of mind knowing that if anything unexpected were to happen to you, your family would be protected financially.



### Secure your future

Rest assured that if you were permanently injured or no longer able to work, your financial future would be safe.



### Live your best life

Stress less about what may happen, so you can focus on the things that matter most and move forward with confidence.



### More than just insurance

Be supported by 360Health with curated content, services and support to manage your health when you are well and support you if you become unwell.

## A trusted provider

MetLife has been helping our customers protect themselves and their families for more than 150 years. 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. MetLife Australia paid over \$533 million in claims in 2020 alone.

## The MetLife difference



### Fast

With fewer questions, online applications are quick and simple – and we'll get back to you the same day with a pre-assessment response.



### Personalised

If you need to make a claim, you'll be assigned a dedicated claims assessor who will be with you every step of the way.



### Caring

We'll be there when you need us most with mental health and grief counselling, financial wellbeing support and return-to-work services.

## Claims process

We've created a claims process that puts the customer at its very heart. We aim to pay every legitimate claim we receive as fast as we can, and with compassion and care. We do this by offering:



### Personalised support

You'll be assigned a dedicated claims assessor, who is supported by a team of experts, including doctors. Your assessor will manage your claim from start to finish – so you'll always deal with someone who knows your story.



### Relevant

When you make a claim, we'll only ask for, and rely on, information and assessments that are relevant to your claim and will explain why we're requesting these in plain, 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 [Life Insurance Code of Practice \(Code\)](#), 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

We developed the 360Health program to help defend Australians against serious illness and help them live healthier lives for longer. The program features online tools and resources, support services and more, that assist with prevention, early detection and recovery from illness.



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

### Our numbers

# 1.5 million

Australians protected by MetLife cover

# Over \$533 million

in claims paid in 2020 alone

## Further information

For more information on insurance as an employee benefit, visit your organisation's intranet portal or contact your local Human Resources Officer.

[metlife.com.au](https://www.metlife.com.au)

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

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](https://www.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.



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