

# Discover Employee Benefits from MetLife

Building a more confident future



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# About MetLife

**MetLife is one of the world's leading providers of insurance, employee benefits, and financial wellness solutions.**

With operations in over 40 markets and serving more than 100 million customers globally, MetLife combines international scale with deep local expertise.

Founded in 1868, MetLife has over 150 years of experience helping individuals, families, and businesses build financial confidence. Our long-standing reputation is built on trust, reliability, and a commitment to delivering on our promises—especially in life's most critical moments.



**Over 40 markets,  
globally**

**more than  
100 million  
customers  
globally**

**Over 150 years  
of experience**





# MetLife Employee Benefits in Ireland

At MetLife Ireland, we bring global strength to the local market through tailored Employee Benefit solutions that support employers and protect employees and their loved ones. Our purpose is simple yet powerful: to help people build a more confident future. Whether it's through fast, compassionate claims support or innovative digital tools, we're here to make life insurance easier, more accessible, and more meaningful.

But we don't stop there. We believe cover should actively support wellbeing every day. That's why, through our 360Health proposition, we include unlimited 24/7 access to virtual GP services, access to expert mental health professionals and a holistic wellness support at no extra cost. Whether it's a call with a GP for life's every day issues or help with stress, anxiety, or personal challenges, employees can get expert support at any time.

# About Group Life from MetLife

At MetLife, we believe employee benefits should do more than just tick a box — they should make a real difference when it matters most. That's why our Group Life cover stands apart. Provided and funded by employers, this cover ensures that if the unthinkable happens, a lump sum is paid to support the loved ones of an employee — delivering vital financial security when it's needed most.

For employees, Group Life cover means peace of mind at no personal cost, forming a cornerstone of a comprehensive benefits package. For employers, it's a powerful way to show you care—helping you attract, retain, and support your team, every step of the way.



# The value of group life for employers

**Empower your clients to demonstrate their commitment to their teams with a benefit that truly matters** — Group Life insurance is a powerful way for employers to show employees and their families that their wellbeing comes first.



**Support your clients** in attracting and retaining top talent: Comprehensive protection helps them stand out in a competitive market and supports their recruitment and retention goals.

**Offer a seamless onboarding experience:** With minimal medical underwriting required, you can help your clients enrol their teams quickly and hassle-free.

**Deliver cost-effective protection:** Group Life is usually more affordable than individual policies, providing robust support at a lower cost.

**Highlight the tax efficiency:** Group Life cover is typically structured to deliver valuable tax advantages for both employers and employees, making it a smart addition to any benefits package.





# Getting started with Group Life Cover



To begin the process for your client, please request a tailored quote from MetLife. For the most accurate quotation, you'll need to provide:

## Full details of eligible employees, including:

- Gender
- Dates of birth
- Salary
- Benefit basis/level or category
- Eligibility terms
- Occupation
- Work location
- Policy cease age

## We may also request information on:

- Long-term absentees
- Previous medical underwriting decisions
- Category definitions
- Previous scheme history
- Previous claims history
- Regular overseas travel completed by employees

If any details or assumptions differ from those provided for the initial quote, the quotation may be revised or withdrawn.

# What's needed to set up your policy



Once you're ready to proceed, we'll guide you through the next steps.  
To set up the policy, please provide:

- A fully completed and signed application form
- A deposit premium or direct debit mandate
- Confirmation of trust arrangements, including Revenue approval and Pensions Authority number if applicable, or whether you'd like to enter the MetLife Ireland Master Trust
- A completed membership schedule, or confirmation that the membership details in the quotation are correct
- Individual details for any insured member whose total benefits exceed the free cover limit (as shown in your quotation)

We require all documentation within 30 days of confirming cover.  
If requirements are not met within this timeframe, we reserve the right to remove cover.



# Introducing 360 Health from MetLife

## 360Health

Along with life cover that is paid for by the employer on the behalf of employees, the policies also come with access to MetLife 360Health, our health and wellbeing service that's there to support employees in a number of different ways.

**MetLife 360Health offers employees and their immediate family members access to 3 unique services:**



### Digital GP

Unlimited access to a virtual GP for the employee, their partner or spouse, and their children. You can access the GP by phone or via a video call. Available to book appointments 24 hours a day, 365 days per year.

We've also developed a new symptom checker to allow you access to fast clinical advice and signposting for life's every day health concerns.

### Mental Health support services

Access to specialist counsellors and mental health professionals for a range of mental health issues, ranging from support for a life event, anxiety, depression, and bereavement.

Counsellors are qualified and registered in Ireland and members of the Irish Association for Counselling and Psychotherapy.

### Wellness — your physical and financial wellbeing

A whole suite of wellness services to assist employees and their immediate family members such as health and wellbeing supports, fitness, sleep & mindfulness and legal & financial advice.

# Introducing our new Master Trust

## Our Master Trust

A Master Trust is a discretionary trust capable of providing benefits to a range of different employers unconnected with each other. Each employer via its insurance policy with MetLife operates within its own segregated section of the Master Trust.

Operating in this format provides a flexible and tax-effective approach. The employer has a say in how the cover operates for its business but ultimately the legal responsibility and decision-making, reporting for tax purposes etc. are all the responsibility of the independent trustee.

Using MetLife's Master Trust makes providing life cover for employees easier, as employers don't have to worry about running the trust itself. They simply take out and hold the life policy, and MetLife and their independent trustee does the rest.



## There are three main routes:

- **The employer can act as the trustee**
- **An independent trustee can be appointed at the employer's expense**
- **The employer can join the MetLife Ireland Master Trust**

You can outline the benefits of each approach to help your client make the best decision for their business.

# Delivering claims excellence and dedicated support

**At MetLife, we know that when a claim is made, it's often during a difficult time. That's why we're committed to making the process as fast, smooth, and supportive as possible.**

These figures highlight the standard of service we strive to deliver in Ireland. Our focus is always on compassionate support, clear communication, and prompt payment—helping employees and their families when they need it most.



**95% of Group Life claims**  
paid within 2.5 days in the UK<sup>1</sup>

**99% of submitted claims**  
**paid every year<sup>1</sup>**

A testament to our efficiency and reliability

**£224 million paid**  
**out in 2024**

across Group Life and Group Income Protection<sup>1</sup>





Discover Employee Benefits from MetLife

# Introducing Accelerate

**Accelerate is MetLife's Group Life quote portal, designed to make obtaining a Group Life quote faster and simpler.**

Available 24/7, Accelerate allows you to obtain Group Life quotes for policies ranging from 3 to 499 lives in as little as 10 minutes.

We're committed to providing our best rates first time via Accelerate, meaning you have the confidence that quotes obtained via the portal are the very best that MetLife can offer. And on top of this, we offer enhanced free cover limits for all Accelerate quotes.

## Getting started is simple

→ Just register your interest via email at **[ebportalireland@metlife.com](mailto:ebportalireland@metlife.com)** and a member of our team will guide you through setup.

→ Your dedicated account manager and a responsive support team are on hand to help with Accelerate - getting set up, quoting support and any general queries.

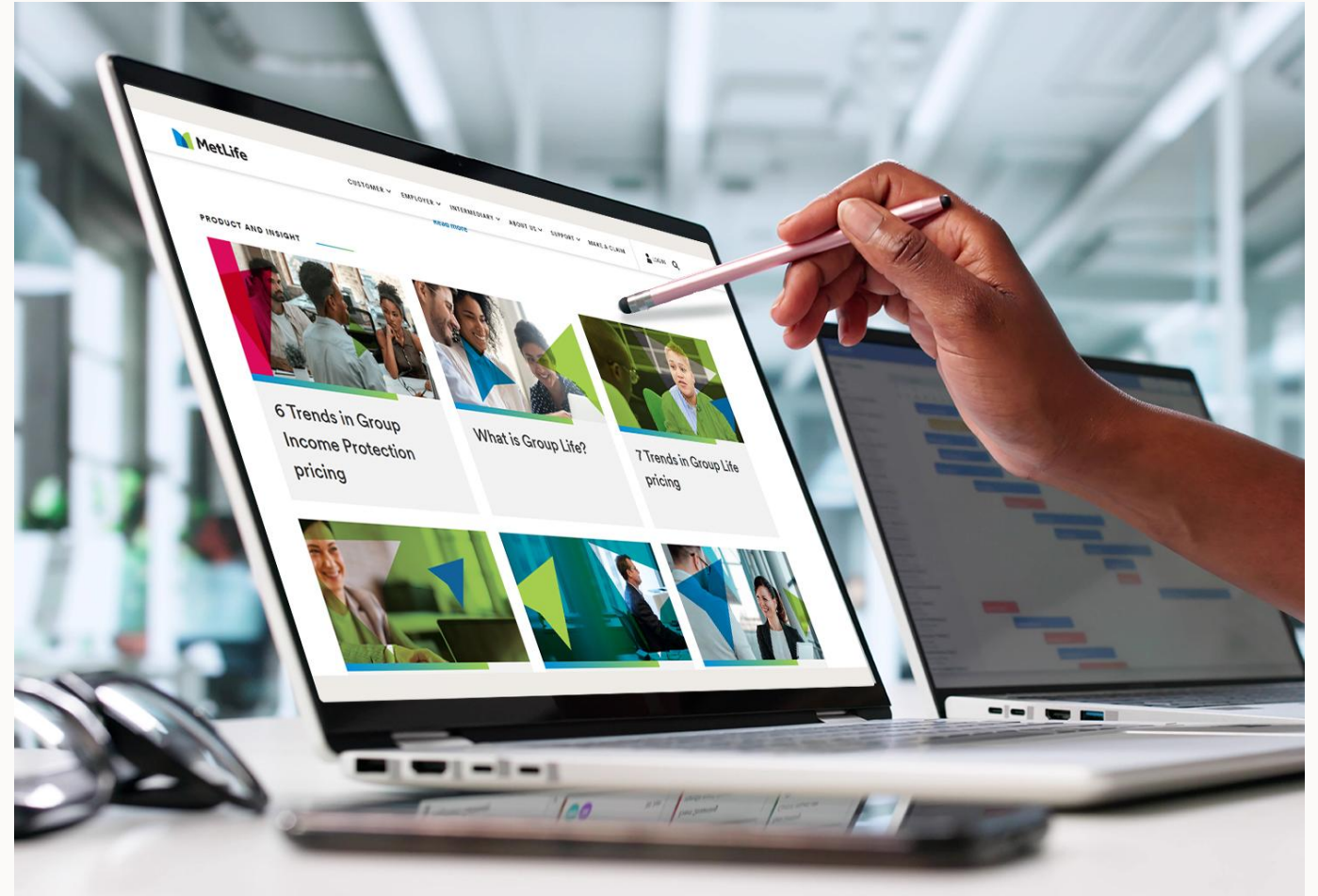
# Broker tools & support

Our website offers quick access to all the supporting literature and customer documents you need to place business with us.

Whether you'd like to review our Group Life broker guide or review our product technical guide, they are all in the one convenient place.

You'll also find details on the best way to contact us, should you need any support.

Support teams for both small and large businesses help with setup, billing, and claims, allowing you to focus on growth while MetLife handles the operational details.





Discover Employee Benefits from MetLife

# Switching Made Simple

We make it easy for businesses to switch their employee benefits to MetLife with minimal disruption.

From day one, you and your clients are supported **by a dedicated onboarding team** who manage every step of the transition — from setup and documentation, to billing and issuing documents.

The process is designed to be smooth and efficient, with clear guidance, fast turnaround times, and responsive service. Plus, MetLife's expert support ensure that switching is not only straightforward but also stress-free.

Whether you're moving a small business or a large enterprise, MetLife's switching support helps you get up and running quickly - so you can focus on what matters most.



Discover Employee Benefits from MetLife



# Partner With Us

We're here to make it easy for you to deliver Group Life solutions that work for your clients. Whether you're ready to get started or simply want to explore how MetLife can support your business, our Employee Benefits team is just a call or email away.



Let's talk about how we can help you grow  
your business with reliable protection for  
your clients and their employees.

Contact your account manager by phone 1800 500 272  
or email: [ebnewbusinessireland@metlife.com](mailto:ebnewbusinessireland@metlife.com)

# Always with you, building a more confident future.

**[www.metlife.ie](http://www.metlife.ie)**

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GP24 and Mental Health Services, branded by MetLife as '360Health', are provided by HealthHero Healthcare Ireland, a company incorporated in Ireland with company number 670586 whose registered address is 3rd Floor, Waterloo Exchange, Dublin 4, D04 E5W7

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