

# Keeping the mental health of people on **claim** front of mind

Now, more than ever life is stressful. Being ill or injured can make this even more difficult and certainly more complicated. To ensure that we support our customers’ mental health at all times we have adopted key principles to support them now more than ever.

<p><b>We take an evidence-based, best-practice approach to recovery</b></p>	<p><b>We support our customers’ recovery from day 1 (including the waiting period)</b></p>
<p>Our approach to recovery is based on the following:</p> <ul style="list-style-type: none"> <li>• <b>Person-centred practice</b> - understanding what is important to our customers.</li> <li>• <b>Strength-based practice</b> - understanding what our customers inherent strengths are.</li> <li>• <b>Self-directed practice</b> - understanding how we can help our customers to recognise and take responsibility for their own recovery and wellbeing.</li> </ul>	<p>From the beginning, we carefully engage customers about their recovery by:</p> <ul style="list-style-type: none"> <li>• <b>Incorporating recovery messaging</b> in the early collateral and initial call.</li> <li>• <b>Connecting customers</b> and their support network to discuss their Recovery Planning.</li> <li>• <b>Providing personalised recovery guidance and resources</b>, regardless of the claim’s lifecycle – where welcomed by our customers.</li> </ul>
<p><b>We get the basics right</b></p>	<p><b>We are respectful and responsive to the needs, values and preferences of customers</b></p>
<p>We provide reassurance for our customers by setting and managing expectations. We understand that, to support customers holistically we must first earn their trust by delivering on their core needs. This includes:</p> <ul style="list-style-type: none"> <li>• <b>Ensuring our communication is clear</b> and customer-focussed.</li> <li>• <b>Never asking for the same information</b> twice.</li> <li>• <b>Providing realistic timeframes</b> and overview of the process.</li> <li>• <b>Communicating proactively</b> with customers, including check-in’s.</li> <li>• <b>Paying all legitimate claims</b> quickly, and on time.</li> </ul>	<p>We are proactive and respectful in supporting our customers, we demonstrate this by:</p> <ul style="list-style-type: none"> <li>• <b>Listening</b> genuinely and with empathy.</li> <li>• <b>Acknowledge and address</b> any pressing questions or concerns they may have.</li> <li>• <b>Speak to the individual</b> in a way that makes sense to them.</li> <li>• <b>Capture and honour their communication preferences</b> e.g. channel/s and frequency.</li> <li>• <b>Understand and are adaptive</b> to people’s readiness for goal-setting.</li> </ul>
<p><b>We get the basics right</b></p>	<p><b>We are supported to achieve outcomes</b></p>
<p>We understand that our customers support network play a critical role through their recovery and claim journey. When engaging with our customers support network, we:</p> <ul style="list-style-type: none"> <li>• <b>Involve them</b> at the right time and ensure that we have the required authorities.</li> <li>• <b>Keep all parties in the loop</b> through clear, shared communications, ensuring each person has the right amount of detail to fulfil their role and that their privacy is protected.</li> <li>• <b>Remove any associated administrative burden</b> with the Recovery Planning Appointment.</li> <li>• <b>Acknowledge</b> the contribution of each party.</li> </ul>	<p>To support customers with their recovery, we are empowered by the business with:</p> <ul style="list-style-type: none"> <li>• <b>Best practice</b> training and coaching.</li> <li>• <b>Having highly engaged staff</b> despite the barriers of working from home.</li> <li>• <b>Technology and workflow managements tools</b> to ensure we can support all claims effectively.</li> <li>• <b>All claims staff are trained</b> in Mental Health first aid.</li> </ul>

### So how do we put this into practice?

MetLife's Claims Management Framework is designed to support our Customers health and recovery through their time of need by providing tailored, timely support to facilitate their best health outcome. The framework includes the following elements:

<p><b>1. Early Triage</b></p> 	<p><b>Early Triage</b> to support the customer with the right approach from day one to enable fast decisions where appropriate and a richer level of support where necessary.</p>	<p><b>2. Customer Contact Points</b></p> 	<p>Proactive <b>Customer Contact Points</b> are built into the framework. MetLife Case Managers use these contact points to better understand the customer's biological, psychological and social situation in order to intervene appropriately and as early as practicable.</p>
<p><b>3. Multi-disciplinary Case Conferencing</b></p> 	<p>MetLife have established protocols for internal <b>Multidisciplinary Case Conferencing</b> which occur on all claims between MetLife Case Managers, Strategy &amp; Recovery Specialist, and at times, Chief Medical Officers to establish a support strategy (if appropriate) within 10 business days after claim notification.</p>	<p><b>4. Condition-specific Service Models</b></p> 	<p>MetLife have put into place <b>Condition-specific Service Models</b> for the following conditions: Cancer, Musculoskeletal, Back Injury, Neurological and Mental Health Conditions.</p>
<p><b>5. Recovery Planning</b></p> 	<p>MetLife's Strategy &amp; Recovery Specialists, a team of allied health professionals provide <b>Recovery Planning</b> on suitable claims. This involves working with the Customer and their treating practitioners on a personalised plan which could include goal setting directed towards establishing a daily routine or assistance with the mastery of treatment/therapy goals. This incorporates Health Connect; an offer of tailored resources, community-based services and support groups with the aim of increasing social support, self-management and self-care skills.</p>	<p><b>6. Preferred External Rehabilitation Vendors</b></p> 	<p>MetLife have procured a panel of Preferred External Rehabilitation Vendors, trained to deliver our 'NOURISH Program', providing holistic 'return-to-health' support focused on alleviating symptom-specific concerns and/or resolving bio-psycho-social barriers. This can also include vocational support such as redeployment assistance or retraining.</p>

### Mental health - a focus on all claims

MetLife understands that to deliver exceptional claims support we need to foster a caring, empathic and supportive role. By providing more than just financial support and focusing on holistic health as outlined, we will enable both an illness/injury specific support as well as specific support for the individual's mental health.

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