

Speaker 1: As a leader in disability and leave management, we are continually enhancing our offerings to meet the markets' ever-changing needs. So you can count on a complete program that optimizes productivity while reducing administration burdens and provides your people with guidance and financial security in case of illness or leave. A robust and flexible program that helps you continue to foster a healthy and strong relationship with your employees. To continue providing organizations like yours with the latest advances in disability and leave management, MetLife is [Expanded offerings:] undertaking [Major tech investment] major enhancements in our technologies, [Simplified processes] processes, [Exceptional service] and people. Predictive analytics [Predictive analytics reduces leave of absence progression] and advanced automation now help manage and forecast leave of absence to streamline [Integrated disability and absence platform] and accelerate decision-making and to optimize resource engagement.

Our [Faster, simpler claims process] claims process is faster and easier with simpler forms and claims submissions and digital options for just about everything. There are same-day decisions for many short-term claims with half of all claims approved instantly. And with [Mobile access to claims & payments] mobile access, it's never been easier to track claim status and payments, submit comments, or make claim updates online. For [Online dashboard to check your program] an at-a-glance view of your program check your dashboard online anytime. Through it all, [Guidance for ever-changing leave regulations] we'll help you stay compliant with ever-changing leave regulations.

Then [Caring, knowledgeable specialists] there's the power of our people who make a difference every day. A claims [Dedicated claims specialist through entire process] specialist guides each employee through the claims process and helps coordinate with their clinical care team. Our [Helping employees return quickly and safely] return-to-health program helps your people recover faster and can keep your operation at its productive best. Leveraging predictive analytics coupled with our partnerships with various medical centers, we identify optimal engagement opportunities and further define clinical protocol, including [Fast assignment to specialized care, as needed] assignment of registered nurses, licensed behavioral counselors, retraining specialists, and more.

Our call [Supported with real-time coaching technology] center representatives, claims and clinical specialists are supported with real-time coaching technology to provide responsive, accurate, and empathetic care to employees throughout the claims process. Built on compassionate care and continuous innovation, our flexible solutions can help you maintain the wellbeing {Always there when you need us} and productivity of your workforce. We look forward to learning more about your disability and leave management needs and tailoring a solution to meet them.