Life Insurance

A critical component of your employees’ financial and mental well-being.

After a year of challenges and uncertainty, an evolving workforce is on the rise. As a result, employees are changing their perceptions about what really matters. Approximately 51% of employees say that employers should play a greater role in the safety and protection of employees and their families.¹

Build a solid foundation for a thriving workforce¹

72% of employees say that the safety and protection of themselves and their family is more important now than ever before.

86% of employees say finances are a top source of stress for them now and in the future.

With life insurance, employees and their families are better protected and prepared.

Premature death leaves family more vulnerable²

73% of survivors say a death had a major/devastating impact on their lifestyle (up 3% from 2015).

70% of survivors say a death had a major/devastating impact on their financial security.

50% of survivors say life insurance of 3x income is ‘very’ adequate.

Help employees beyond the financial benefits of life insurance²

30% of survivors reported their spouse/partner had a will at the time of their death.

31% of survivors used an attorney to probate their estate.

Safety, protection, and well-being matter now more than ever. If you’re ready to support the evolving needs of employees, we’re ready to help. With MetLife, you can offer a broad range of group life insurance products plus an unmatched suite of additional services that provide financial security and meet the needs of a diverse workforce. We will then work with you to build a robust communications plan to help employees understand how and why life insurance coverage matters as part of their total benefits.

¹MetLife’s 19th Annual U.S. Employee Benefits Trends Study was conducted in December 2020-January 2021 and consists of two distinct studies fielded by Rainmakers CSI – a global strategy, insight, and planning consultancy. The employer survey includes 2,500 interviews with benefits decision-makers and influencers at companies with at least two employees. The employee survey consists of 2,651 interviews with full-time employees, ages 21 and over, at companies with at least two employees.

²Data is used from MetLife’s 2020 Study of the Financial Impact of Premature Death, which was fielded June 15 - July 2, 2020 by Zeldis research Associates. The study was comprised of 1,004 individuals, who has lost spouses/partners within the last seven years and the spouse/partners were between 25 and 62 years old at the time of death.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details.