Digital servicing:
Content strategy and writing guidance

How copy creates value in a digital servicing environment

Given the nature of our business, our interactions with users are often transactional, and sometimes critically important. Good user experience builds customer loyalty by making those transactions as easy as possible.

Digital servicing copy works in tandem with UX design to create positive user experiences. While it needs to stay within our overall MetLife tone of voice, its most important job is to guide users clearly and efficiently through each of our digital touchpoints.

Good digital servicing copy…
- Meets users' immediate needs
- Uses common language that everyone understands

This guide contains **general rules, specific tips,** and **examples** for how to create effective MetLife copy and improve our users' digital experiences.

All digital content is a combination of content strategy and copywriting

Content strategy maps the **explicit and implicit information** being conveyed.

It's a key part of creating user experience. Content strategy acts as a filter to help determine what information a user needs at what time, and in what form, to have the best experience.

"Content" =/= language-specific. Can be conveyed as much by experience and design as words.

Copywriting is the **specific language** used throughout a piece of content.

It reflects and conveys a site's brand. "Good afternoon" and "Howdy!" are both greetings, but they target very different audiences.

When in doubt, clarity above all. Defaulting to simple, clear, language never fails.

Overall content strategy principles for digital servicing copy

Adhering to these principles will help you meet the specific needs of transactional copy.

Principle	Why it matters
Give the user exactly the information they need, exactly when they need it.	Because MetLife users are often attempting to complete transactions with high personal stakes, this is the single most important responsibility our copy needs to meet.
Pay attention what information the user already has.	Users get a lot of information in every interaction, both explicit and implicit. Understanding what they already know can tell you what they need and when.

To apply these principles, ask yourself these questions before you start writing:

☐ Who am I talking to, and what is that person’s immediate need?

☐ What do I want them to know, do, or feel?

☐ In what context will they see this piece? What information do they already have, either from prior transactions or from somewhere else in this content (for example, the subject line of an email or the header of a web page)?

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Copywriting for MetLife

MetLife copy has three primary modes

Each mode is targeted to meet a specific user need. Depending on length, your copy might use more than one of these modes—it may even shift line by line. But there's usually one primary mode that reflects your overall communications goal. Start by identifying that, and then draft from there.

Explain

In explain mode, give information as **efficiently as possible.** The tone is straightforward and concise, eliminating jargon in favor of simple, direct language.

Connect

In connect mode, you're **building relationships** with MetLife users. The language is optimistic and warm, sharing the benefits we offer and the support we provide in a human tone.

Assure

In assure mode, you're **supportive and calm.** Tone and language put the user at ease, highlighting how to address any issue quickly and conveniently.

When to use which mode

The key to choosing a mode is to think about what you want the user to do or feel at that specific point in their MetLife experience. For example, use…

Explain

- When someone starts filing a claim
- If there are multiple possible results from a specific claim
- In longer communications (emails, claim adjudication explanations, EOBs)

Connect

- On confirmation screens
- On pages which feature additional MetLife products or benefits
- With discretion, at significant moments in a user’s life—for example, in a maternity or long-term disability claim

Assure

- On a loading screen
- At points in a progress bar or stepper
- When a user has to transition from self-service to contacting a rep

Applying the modes to MetLife copy

Copy tips by mode: Explain

Tip	Why it’s important	How to do it
Don’t bury key information	Even if this sometimes means more copy instead of less, this is a key content need	• Test for usability whenever possible • Ask a someone unfamiliar with the information to restate it in their own words
Avoid hidden redundancies	Ensures every piece of copy is valuable, saves space	• Don’t repeat header language in body copy • If an icon or other design element conveys the information successfully, delete the copy entirely
Emphasize the why	MetLife users regularly have to perform high-stress tasks; letting them know why you’re asking them to do something helps ease the burden	• Lead with the reason wherever possible, especially if it’s time-sensitive

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Copy tips by mode: Connect

Tip	Why it's important	How to do it
Use natural speech patterns	Creates engaging, loyalty-building experiences	• Vary sentence length • Use verbs, not adjectives • Use contractions • Don't skip words, even small ones (“a,” “the,” etc.)
Use short sentences and common language	Long, jargon-filled sentences are confusing and overwhelming	• Keep the subject and verb close together • If you have to use a technical term, explain it on the first reference
Use active voice	More energetic, saves space	• If you can seamlessly add the phrase “by zombies” to the response, it's passive: *The zombies throw the ball* = active *The ball is thrown by zombies* = passive

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Copy tips by mode: Assure

Tip	Why it’s important	How to do it
Set realistic expectations	Eases friction during a potentially frustrating or difficult transaction and builds MetLife credibility as a partner	• Give users accurate, complete information up front • Offer alternatives or additional help
Avoid being overly familiar or ingratiating	Demonstrating that we understand our role as professional partners helps users trust our expertise	• There are a lot of variables to consider—type of communication, different regional and cultural norms—but this really boils down to asking whether you’d feel comfortable receiving this communication from a company you do business with. If in doubt, lean toward being more formal.

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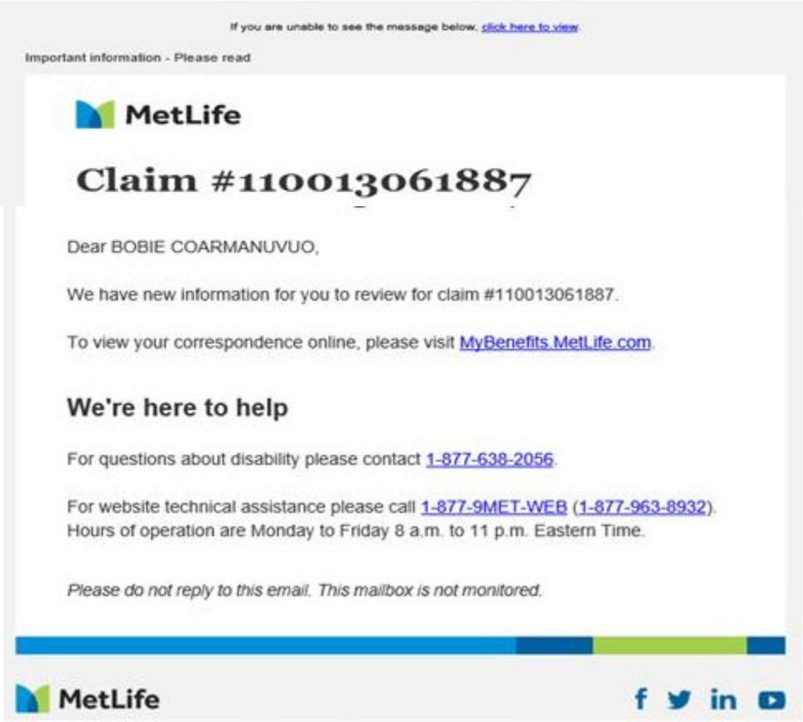
Examples

Disability email: before and after

Before



If you are unable to see the message below, click here to view.

Important information - Please read

MetLife

Claim #110013061887

Dear BOBIE COARMANUVUO,

We have new information for you to review for claim #110013061887.

To view your correspondence online, please visit MyBenefits.MetLife.com.

We're here to help

For questions about disability please contact 1-877-638-2056.

For website technical assistance please call 1-877-9MET-WEB (1-877-963-8932).
Hours of operation are Monday to Friday 8 a.m. to 11 p.m. Eastern Time.

Please do not reply to this email. This mailbox is not monitored.

MetLife

After

Your claim submission is almost complete

Dear [Name],

We received your [TYPE] claim [#12345]. **Please fill out this form, which has information we need in order to continue processing your claim.**

After we receive your form, we'll notify you of any updates or next steps you need to take.

For more details about your claim, visit MyBenefits.MetLife.com.

- Login with your username and password. You'll be able to create or reset your credentials if you don't know them.
- Click on "Claim Center" at the top of your screen.

Sincerely,
Your MetLife claims team

For additional assistance & questions, please call:

- Disability: 1-877-638-2056
- Website/Technical: 1-877-963-8932

Replaced claim # headline with summary telling user where they are in the process; headline changes with each email, tracking user's progress through the flow
MODE: Explain

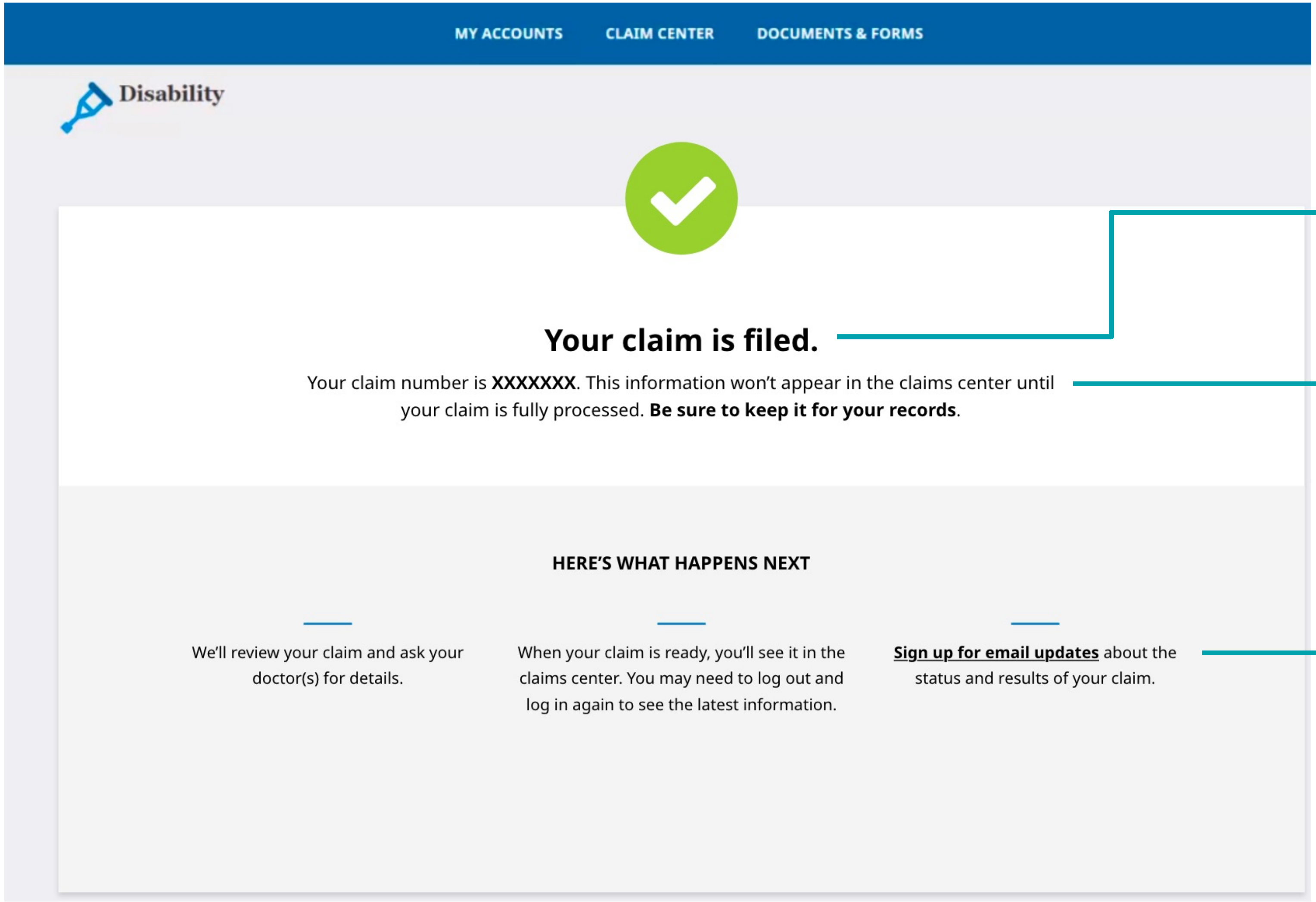
Incorporated claim number in text body so user can access/save it easily; highlighted what action they need to take and why
MODE: Explain

Assured them we'll contact them when needed
MODE: Assure

Offered more information. Set expectations about a hurdle they might encounter and how to fix it (also creates an implicit assurance that the hurdle isn't their fault)
MODE: Assure

Added a sign-off from a team of humans instead of simply a corporate entity
MODE: Connect

Claim submission (maternity)



Your claim is filed.

Your claim number is **XXXXXXX**. This information won't appear in the claims center until your claim is fully processed. **Be sure to keep it for your records**.

HERE'S WHAT HAPPENS NEXT

We'll review your claim and ask your doctor(s) for details.

When your claim is ready, you'll see it in the claims center. You may need to log out and log in again to see the latest information.

Sign up for email updates about the status and results of your claim.

Clearly and succinctly confirmed filing success
MODE: Assure

Provided critical information and guidance
MODE: Explain

Offered signposts for next steps, along with helpful information
MODE: Assure; connect

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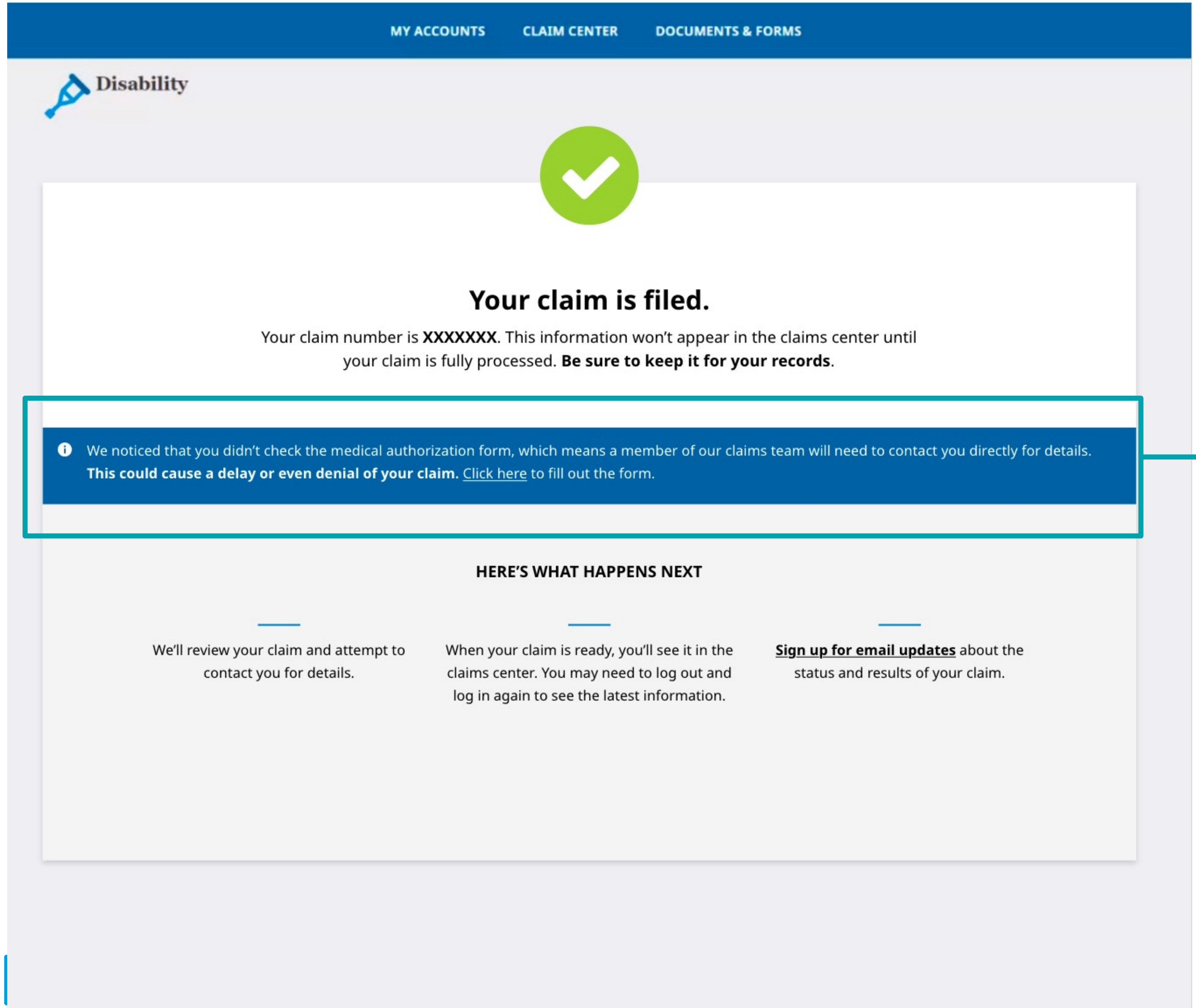
Claim submission (maternity): error/violator message



Your claim is filed.

Your claim number is **XXXXXXX**. This information won't appear in the claims center until your claim is fully processed. **Be sure to keep it for your records**.

We noticed that you didn't check the medical authorization form, which means a member of our claims team will need to contact you directly for details. **This could cause a delay or even denial of your claim.** Click here to fill out the form.

HERE'S WHAT HAPPENS NEXT

We'll review your claim and attempt to contact you for details.

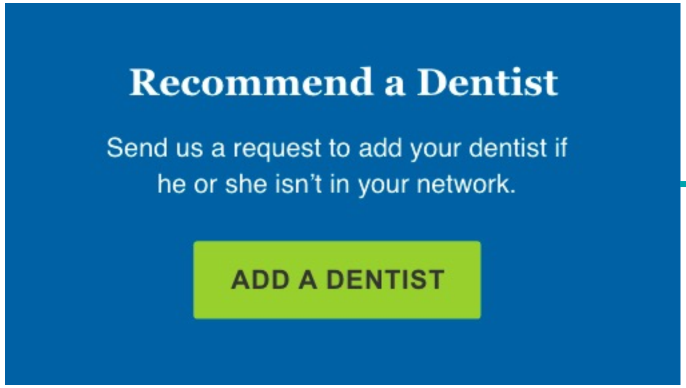
When your claim is ready, you'll see it in the claims center. You may need to log out and log in again to see the latest information.

Sign up for email updates about the status and results of your claim.

Clearly explain interruption by explaining consequences and offering a solution
MODE: Explain; assure

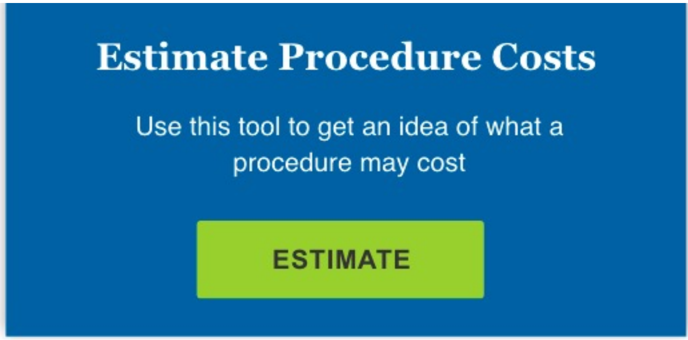
CTAs: Beyond “click here”

Because CTAs are unique to digital experiences, they’re great opportunities to create immediate connections with users. Quick explanations coupled with succinct, specific actions build up over time to create an intuitive, positive experience. Here are two examples we’re currently working on. Keep an eye out for the final version!



Recommend a Dentist

Send us a request to add your dentist if he or she isn’t in your network.



Estimate Procedure Costs

Use this tool to get an idea of what a procedure may cost

Use common language explanations and clear calls to action

MODE: Explain; connect

Pre-draft question review and post-draft checklist

As a reminder, before you start writing, make sure you can answer these questions:

- ☐ Who am I talking to, and what is that person’s immediate need?
- ☐ What do I want them to know, do, or feel?
- ☐ In what context will they see this piece? What information do they already have, either from prior transactions or from somewhere else in this copy (for example, the subject line of an email or the header of a web page)?

After you’ve finished a draft, review it with this checklist:

- ☐ Have you addressed your user’s needs directly with either an immediate solution or concrete, helpful information that gets them closer to a solution?
- ☐ Can you replace any of the language you used with everyday words? Are there any words or phrases that you’ve only heard used at MetLife, or in the insurance industry?
- ☐ Are your sentences generally short? Can you break any of them into two or more simpler sentences?
- ☐ Read your copy aloud (to another person, if possible, but to yourself is fine). Does the reader have everything they need to know to take their next step?

A final note

This is a living document.

As we continue to incorporate user experience principles into our digital touchpoints, these guidelines will evolve to address what we learn along the way.

If you have any questions or feedback, please contact:

[NAME]

[INFO]

Thank you! We understand that this can be a new way of working. We look forward to collaborating with you, and appreciate your help.

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