MetLife | Empathy

Supporting families every step of the way

Empathy gives beneficiaries complimentary access to 24/7 support for challenges that the loss of a loved one brings, helping them save time, money, and stress. Empathy helps ease the burden, so loved ones can pay attention to the things that matter most. MetLife will make beneficiaries aware of Empathy services following a loss.



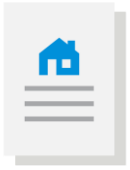
Probate & estate settlement

A personalized, step-by-step checklist, as well as secure document storage in a digital vault that can be accessed anytime. In addition, a family collaboration tool allows beneficiaries to share tasks with up to 9 people.



Taxes

In-depth guidance on income taxes, estate taxes, applying for a tax ID, and necessary paperwork—as well as finding professional financial advice, if necessary.



Personal belongings

Help with the deeply emotional task of clearing the house: taking inventory, making decisions about who gets what, and finding professionals like appraisers and home liquidators.



Grief support

Dedicated, one-on-one support from Empathy's Care Team, as well as tools on Empathy's platform: a daily journal with prompts to reflect on challenging feelings, guided meditations, and more.



Closing open accounts

Account closure service, for everything from bank accounts to gym memberships, with Care Managers available to solve thorny issues or act on beneficiaries' behalf.



Identity theft protection

Preventative actions to protect a loved one's estate, and steps to take if identity theft is suspected.



Bills & debt

Empathy's Care Team can help beneficiaries locate and prioritize debts, so that they are paid in accordance with probate law.



Applying for ancillary benefits

A benefits assessment that helps families get the funds they are entitled to quickly and efficiently.



Property & assets

A personalized checklist to appraise assets during probate and support with major inheritance issues.



The will

Help in determining whether a will is valid, as well as online search support to locate any other versions of the will.



Selling the house

Support for one of the most challenging inheritance issue most beneficiaries will face: selling real estate, including connecting with a broker, if necessary.



Immediate arrangements

Essential, timely instructions on obtaining a pronouncement of death, death certificates, and arranging transport to a funeral home or crematorium.



The funeral

A tailored checklist with guidance on every step of the process—from choosing a funeral home to planning the service and writing the eulogy—plus hands-on assistance from the Care Team.



Searching for documents

Where to find documents needed to settle a loved one's affairs, from the will to household bills to banking information.



The obituary

Empathy's obituary-writing service creates a beautifully written tribute, ready for publication, with information from a series of questions.



Informing others

Support for beneficiaries in the early hours of loss: everything from scripting the conversation to making a list of who needs to be informed.

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Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

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