MetLife | MetLife Advantages℠

Services to help navigate what life may bring, at no additional cost to you



Life insurance can be a critical first step in helping to ensure your family's financial well-being. With your MetLife group life insurance coverage, you get access to useful services to help you make the right decisions to manage what life may bring.

Planning for the future

- **Funeral Discounts & Planning Services[1]:** Helping to alleviate the burden of making funeral arrangements for your loved ones. Get access to one of the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services.
- **Estate Planning Services[2,3]:** Helping to ensure final wishes are clear. Employees can choose to complete wills and other important estate planning documents quickly and easily online with access to online notary services, or work one-on-one with an attorney, in-person or on the phone, to prepare or update a will, living will or power of attorney.
- **Retirement Planning[4]:** Retiring with confidence. Access workshops that offer comprehensive retirement and financial education to help you plan for the future, through our Retirewise program.

Prepare your family for life's unexpected outcomes with MetLife Advantages.

Assisting through life's changes

- **Transition Solutions[4]:** Having assistance when moving on from a company. Receive help with time-sensitive benefit and financial decisions so you can make the right choices during employment transitions.
- **Portability[5]:** Helping to prevent gaps in your coverage. Take your life insurance benefits with you at competitive group rates.[6]
- **Travel Assistance[7]:** Traveling with peace of mind. Access to medical, travel, and concierge services — 24 hours a day, 365 days a year when traveling internationally or domestically.

Supporting you and your loved ones through difficult times

- **Grief Counseling[8]:** Accessing professional support in a time of need. Meet in-person or by phone with a licensed counselor to help cope with a loss or major life change.
- **Funeral Assistance[8]:** Honoring a loved one's life. Work with compassionate counselors that assist with customizing funeral arrangements with personalized one-on-one service.
- **Beneficiary Claim Assistance[4]:** Making the claims process easy. Your beneficiaries get guidance from experts as they work through their options and financial needs with our Delivering The Promise services.
- **Estate Resolution Services[9]:** Settling an estate with confidence. With unlimited consultations, either in-person with an attorney or by phone, including court representations, you can feel confident you've made the right decisions.
- **Total Control Account[10]:** Reducing the pressure of immediate financial decisions. Your beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate.
- **Empathy[11] — 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.

1. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situsted in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. [Services are unavailable for WA residents for coverage issued under a multiple-employer trust.]
2. Included with Supplemental Life. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York situsted or principally residing cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.
3. Digital Estate Planning with an online notary is only available to individuals with supplemental term life insurance and is not available for individuals residing in any US territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. [If you cannot access the legalplans.com/estateplanning website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8 am-8 pm EST. You will need to provide your company name, customer number and the last four digits of the policyholder's social security number.] Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Online Notary is not included with basic or dependent life. Digital Estate Planning without an online notary is available to all individuals regardless of any MetLife relationship or product, except those residing in any US territory.
4. MetLife administers the [Delivering the Promise][,][and][Transition Solutions][and][Retirewise] program[s] and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
5. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least $10,000 must be elected.
6. Cost of insurance rates are determined using methodologies that vary by company. These rates can vary and will generally increase with age. Rates for active employees may be different than those available to terminated or retired employees. It's important to look at all factors when evaluating the overall competitiveness of rates and the value of life insurance coverage.
7. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor Lloyd's entities are affiliated with MetLife. The services and benefits they provide are separate and apart from the insurance provided by MetLife.
8. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such a loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
9. Included with Basic and Voluntary Life Insurance. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
10. Subject to state law and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of $5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife, or the Issuing Insurance Company, bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. For more, please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206). FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
11. 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.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166, under Policy Form GPN99/G2130-S.



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