

It's time to
enroll for your
benefits



MetLife - National Accounts

Here are the benefits in which you're eligible to participate.

- Life Insurance

Questions? Call 1-800-252-8524 or
visit
www.calhr.ca.gov/employees

Why life insurance makes sense

What does term life insurance protect?

Let's start with your peace of mind.

- Life insurance can cover your family's needs if you're not there, including food, bills and debt.
- It can help pay for your children's education.
- It can help ensure your family stays in their home.
- And help take care of those who depend on you.

In short, life insurance can help replace your paycheck if you aren't there to earn it.

When life changes, so should your life insurance.

- New family members, a new job, a move or even a raise all mean that your life insurance needs have changed.
- Review your protection every year during your benefits enrollment.
- There's even a possibility your financial needs may decrease over time.

Life insurance costs less than you may think.

- With term life insurance, you can protect your family for a small fraction of your annual salary — about 1%, according to MetLife estimates.¹
- Compare that to the fact you're insuring years of income.

Life insurance is a smart financial move.

- Life insurance is a predictable financial option.
- Beneficiaries usually receive the proceeds of your policy income-tax free.

Now that you know how life insurance and AD&D insurance can help you protect those who depend on you, take a moment and get the coverage you need.

Make sure you learn more and enroll today!

Get an idea of how much life insurance might be right for you.

- You can get an idea if you multiply 60% of your annual income by the number of years to retirement. This incorporates an estimate of your salary, assuming some normal raises over time, and adds the value of your employee benefits, like healthcare. Then it subtracts the effect of taxes, and what it costs your family to have you around. Try our coverage estimator tool at metlife.com/MyBenefits.

Get more insurance on your life by adding accidental death & dismemberment (AD&D) insurance.

This extra protection can help provide financial security should a sudden accident take your life or cause you serious loss or harm. This coverage complements your life insurance coverage and helps protect you 24 hours a day, 365 days a year (please see your Plan Summary for details). This protection covers you for:

- Paralysis
- Fatal accident
- Brain damage or coma
- Loss of limb, speech, hearing or sight

Some additional benefits that may be included in your AD&D insurance coverage include:

- Air bag benefit
- Child care center benefit
- Seat belt benefit
- Hospitalization benefit

1. Source: MetLife premium data. Your actual cost can vary based upon the amount of coverage and the rate. Rates for term insurance vary depending upon such things as gender, age, class, health and other underwriting factors.

Like most group life insurance policies, MetLife Group Life Insurance policies have certain exclusions, limitations, reductions of benefits and terms for keeping them in force. A MetLife representative can provide you with costs and complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

1705 856486B L1119520050[exp0121][All States][DC, GU, MP, PR, VI] © 2019 MetLife Services and Solutions, LLC

State of California Life Plan Benefits

For Active Management, Supervisory, Excluded and Confidential Employees

Explore the coverage that makes it easy to give yourself and your loved ones more security today...and in the future.

Supplemental Term Life Insurance

For You	You may elect coverage amounts in \$10,000 increments up to eight (8) times your basic annual earnings, not to exceed \$750,000
For Your Spouse	Flat increments of \$7,500, \$15,000, \$25,000 and \$50,000
For Your Dependent Children*	Under six (6) months old = \$750 Over six (6) months old= \$7,500

**Child(ren)'s Eligibility: Dependent children ages from birth to 23 years old.

Supplemental Accidental Death & Dismemberment Insurance

Your Optional AD&D amount is equal to your Supplemental Term Life amount. Employee Supplemental Life rates are inclusive of Optional Accidental Death & Dismemberment Insurance

Monthly Cost*

You have the option to purchase [Supplemental Term Life Insurance and Supplemental Accidental Death and Dismemberment](#). Listed below are your monthly rates (based on your age as of January 1st of the current year as well as those for your spouse/domestic partner).

Age	Monthly Cost Per \$1,000 of Employee Coverage
Under 25	\$0.060
25 - 29	\$0.064
30 - 34	\$0.078
35 - 39	\$0.085
40 - 44	\$0.105
45 - 49	\$0.150
50 - 54	\$0.222
55 - 59	\$0.402
60 - 64	\$0.609
65 - 69	\$1.158
70 - 74	\$1.869
75+	\$2.075

*Note: rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions. This rate does not include the \$0.50 cent administration fee.

Monthly Costs* for Dependent Life Insurance

Spouse/Domestic Partner	Child(ren) Coverage	Employee Age <65	Employee Age >65
\$7,500	\$7,500	\$1.85	\$7.25
\$15,000	\$7,500	\$3.71	\$14.51
\$25,000	\$7,500	\$6.18	\$24.18
\$50,000	\$7,500	\$12.35	\$48.35

*Note: rates are subject to the policy's right to change premium rates, and the employer's right to change employee contributions.
This rate does not include the \$0.50 cent administration fee.

Monthly Rate Calculator

Use the table below to calculate your premium based on the amount of life insurance you will need. **Example:** \$100,000 Supplemental/Optional Life Coverage

1. Enter the rate from the table (example age 36)	\$0.085	\$ _____
2. Enter the amount of insurance in thousands of dollars (Example: for \$100,000 of coverage enter \$100)	100	_____
3. Monthly premium (1) x (2)	\$8.50	\$ _____

Repeat the three easy steps above to determine the cost for each coverage selected.

MetLife AdvantagesSM

Once Enrolled, You have Access to MetLife AdvantagesSM - Services to Help Navigate What Life May Bring

Total Control Account^{®1} For immediate access death proceeds

The Total Control Account[®] (TCA) settlement option provides your loved ones with a safe and convenient way to manage the proceeds of a life or accidental death and dismemberment claim payments of \$5,000 or more, backed by the financial strength and claims paying ability of Metropolitan Life Insurance Company. TCA death claim payments relieve beneficiaries of the need to make immediate decisions about what to do with a lump-sum check and enable them to have the flexibility to access funds as needed while earning a guaranteed minimum interest rate on the proceeds as they assess their financial situations.

Call 1-800-638- 7283 for more information about options available to you.

Will Preparation Service² To help ensure your decisions are carried out

When you enroll for supplemental term life coverage, you will automatically receive access to Will Preparation Services at no extra cost to you. Both you and your spouse/domestic partner will have unlimited in-person or telephone access to one of Hyatt Legal Plans' nationwide network of 14,000+ participating attorneys for preparation of or updating a will, living will or power of attorney.* When you use a participating plan attorney, there will be no charge for the services.* Like life insurance, a carefully prepared will (simple or complex), living will and power of attorney are important.

- A will lets you define your most important decisions, such as who will care for your children or inherit your property.
- A living will ensures your wishes are carried out and protects your loved ones from having to make very difficult and personal medical decisions by themselves. Also called an "advanced directive," it is a document authorized by statutes in all states that allows you to provide written instructions regarding use of extraordinary life-support measures and to appoint someone as your proxy or representative to make decisions on maintaining extraordinary life-support if you should become

incapacitated and unable to communicate your wishes.

- Powers of attorney allow you to plan ahead by designating someone you know and trust to act on your behalf in the event of unexpected occurrences or if you become incapacitated

Call 1-800-821-6400 and a Client Service Representative will assist you.

* You also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans network and being reimbursed for covered services according to a set fee schedule. In that case you will be responsible for any attorney's fees that exceed the reimbursed amount.

Estate Resolution Services^{SM2} (ERS)

Personal service and compassion assistance to help probate your and your spouse's/domestic partner's estates.

MetLife Estate Resolution ServicesSM provides probate services in person or over the phone to the representative (executor or administrator) of the deceased employee's estate and the estate of the employee's spouse/domestic partner. Estate Resolution Services include preparation of documents and representation at court proceedings needed to transfer the probate assets from the estate to the heirs and completion of correspondence necessary to transfer non-probate assets. ERS covers participating plan attorneys' fees for telephone and face-to-face consultations or for the administrator or executor to discuss general questions about the probate process.

WillsCenter.com³ Self-service online legal document preparation

Employees and spouses/domestic partners have access to WillsCenter.com, an online document service to prepare and update a will, living will, power of attorney or HIPAA authorization form in a secure 24/7 environment at no additional cost. This service is available with all life coverages.

Log on to www.willscenter.com to register as a new user.

Funeral Discounts and Planning Services⁴ Ensuring your final wishes are honored

As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one's life - at no additional cost to you. Dignity Memorial provides you and your loved ones access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.

When using a Dignity Memorial Network you have access to convenient planning services - either online at www.finalwishesplanning.com, by phone (1-866-853-0954), or by paper - to help make final wishes easier to manage. You also have access to assistance from compassionate funeral planning experts to help guide you.

Additional Features

This insurance offering from your employer and MetLife comes with additional features that can provide assistance to you and your family.

Accelerated Benefits Option⁵ For access to funds during a difficult time

If you become terminally ill and are diagnosed with 6 months or less to live, you have the option to receive up to 80% of your life insurance proceeds. This can go a long way towards helping your family meet medical and other expenses at a difficult time. Amounts not accelerated will continue under your employer's plan for as long as you remain eligible per the certificate requirements and the group policy remains in effect.

The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)).⁶

Accelerated Benefits Option is not the same as long term care insurance (LTC). LTC provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that require constant supervision.

Conversion *For protection after your coverage terminates*

You can generally convert your group term life insurance benefits to an individual whole life insurance policy if your coverage terminates in whole or in part due to your retirement, termination of employment, or change in employee class. Conversion is available on all group life insurance coverages. Please note that conversion is **not** available on AD&D coverage. If you experience an event that makes you eligible to convert your coverage, please contact a MetLife representative by calling: 1-800-252-8524.

Waiver of Premiums for Total Disability (Continued Protection)

Offering continued coverage when you need it most

If you become Totally Disabled, you may qualify to continue certain insurance. You may also be eligible for waiver of your supplemental term insurance premium until you die, or recover from your disability, whichever is sooner.

Total Disability or Totally Disabled means you are unable to do your job and any other job for which you are fit by education, training or experience due to injury or sickness. The Total Disability must begin before age 60, and your waiver will begin after you have satisfied a 9-month waiting period of continuous disability. The waiver of premium will end when you die, or recover. Please note that this benefit is only available after you have participated in the supplemental term life plan for one year and it is not available on dependent coverage. This one-year requirement applies to new participants in the plan.

If you return to work after completing part or all of the 9-month waiting period and later cease active work due to the same or a related Total Disability while your coverage is being continued, you will be given credit for the prior partial or total completion of the waiting period and it will be considered a continuation of the original Total Disability. This means that if you completed the waiting period of continuous disability in the original period of disability, you will not need to complete another one.

- You must notify MetLife of the later period of cessation of active work within 12 months of when that period began.
- The amount of insurance being continued will be the same as during the original period of disability, subject to any reductions in coverage amount due to age.

What's Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance does not provide payment of benefits for death caused by suicide within the first two years (one year for group policies issued in Missouri, North Dakota and Colorado) of the effective date of the certificate or an increase in coverage. This exclusionary period is one year for residents of Missouri and North Dakota. If the group policy was issued in Massachusetts, the suicide exclusion does not apply to dependent life coverage. The suicide exclusion does not apply to residents of Washington, or to individuals covered under a group policy issued in Washington.

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained, or from food poisoning; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or active participation in a riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Please note that a reduction schedule may apply. Please see your certificate for specific details.

Additional Coverage Information

How To Apply*

Complete your enrollment form and return it to MetLife at the address indicated or call the call center at 800-252-8524, Monday – Friday 8:00am – 4:30 p.m PT (excluding holidays). If additional medical information is required, we will send you a State of Health Form for completion. Be sure to indicate your Beneficiary.

*All applications are subject to review and approval by Metropolitan Life Insurance Company. Based on the plan design and the amount of coverage requested, a Statement of Health may need to be submitted to complete your application.

About Your Coverage Effective Date

You must be Actively at Work on the date your coverage becomes effective. Your coverage must be in effect in order for your spouse/domestic partner's and eligible children's coverage to take effect. In addition, your spouse/domestic partner and eligible child(ren) must not be home or hospital confined or receiving or applying to receive disability benefits from any source when their coverage becomes effective.

If Actively at Work requirements are met, coverage will become effective at the time of first payroll deduction for all requests that do not require additional medical information. A request for Your amount that requires additional medical information and is not approved by the date listed above will not be effective until the later of the date that notice is received that MetLife has approved the coverage or increase if you meet Actively at Work requirements on that date, or the date that Actively at Work requirements are met after MetLife has approved the coverage or increase. The coverage for your spouse/domestic partner and eligible child(ren) will take effect on the date they are no longer confined, receiving or applying for disability benefits from any source or hospitalized.

Who Can Be A Designated Beneficiary?

You can select any beneficiary(ies) other than your employer for your Supplemental coverage, and you may change your beneficiary(ies) at any time. You can also designate more than one beneficiary. You are the beneficiary for your Dependent coverage.

1. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to claims of MetLife's creditors. MetLife bears the investment risk of the assets backing TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.
2. Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio, a MetLife company. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, Rhode Island. For New York situated 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. 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.
3. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters.
4. 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held 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. Not approved in AK, FL, KY, MT, ND, NY and WA.
5. The Accelerated Benefits Option is subject to state availability and regulation. The accelerated life insurance benefits offered under your certificate are intended to qualify for favorable federal tax treatment. If the accelerated benefits qualify for favorable tax treatment, the benefits will be excludable from your income and not subject to federal taxation.

This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances.

Receipt of accelerated benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of accelerated benefits will have on public assistance eligibility for you, your spouse or your family.

6. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law.

This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement (policy or certificate).

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and State of California and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99/G2130-S) issued to your employer by MetLife. Supplemental Life and Supplemental AD&D coverages under your employer's plan terminates when your employment ceases when your when your contributions cease, or upon termination of the group contract. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

L0419513599[exp0620][xDC, GU, MP, PR] © 2019 MetLife Services and Solutions, LLC

LI-ALL-SUPP

Frequently Asked Questions

What are Will Preparation Services?

This service, offered through Hyatt Legal Plans, fully covers attorney fees by a participating plan attorney for preparing or updating a will, living will or power of attorney.

Am I eligible for this service?

You are eligible for this service if you are enrolled in MetLife's Supplemental Term Life, Group Universal Life or Group Variable Universal Life coverage. As a life policyholder, your spouse/domestic partner also has access to this service.

What are the covered services?

Covered services:

- Preparing and updating wills, including complex wills and codicils, living wills and powers of attorney for both you and your spouse/ domestic partner.¹
- In-person or telephone consultations with a participating plan attorney in a private and supportive environment.
- Unlimited access to prepare or update a will for as long as you continue to participate in a MetLife Group Life Plan.

Advantages include:

- Convenient access to a local attorney.
- Extensive network of more than 15,000 participating plan attorneys.
- Professional Client Service Center to assist you in locating an attorney.

Are ancillary documents included?

Yes. Assistance with ancillary documents such as all living wills, codicils, testamentary trusts and powers of attorney are included with this service.

Exclusions: There is an additional fee associated with living trusts and tax planning needs. The participating plan attorney can provide guidance on living trusts and how to approach tax issues related to a will. The attorney will provide a written fee statement detailing any associated costs in advance of providing these services.

Are there additional fees charged to my plan?

No. Covered services are available at no additional cost to you with your MetLife Group Life Plan. There will be no claim forms or co-payments to file - fees are included in your plan and the attorney handles all the paperwork. If you ask the attorney to provide additional work that is not fully covered under this service, the attorney will provide a written fee statement detailing any associated costs in advance of providing the service.

How can I access this service?

Simply contact a Client Services representative to get started.

- Call Hyatt Legal Plans' toll-free number at 1-800-821-6400.
- Provide your company name, customer number (if available) and the last 4 digits of the life policy holder's Social Security number.

The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

Is there a limit to how often I can update my will?

No. As long as you are an active participant in a MetLife Group Plan, you can meet with a participating plan attorney as often as you deem necessary to keep your will up-to-date.

How often should I review and update my will?

It's good practice to review your will every 5 to 10 years with an attorney and it's especially important to review a will whenever a life-changing event occurs such as marriage, divorce, birth of a child, etc.

What is the average wait time to meet with a participating attorney?

Average wait time can vary depending on individual circumstances. Appointments are typically made within one business day of initial contact and most participating plan attorneys offer evening and Saturday appointments.

Can I use an attorney outside Hyatt Legal Plans' network?

Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule.²

However, you will be responsible for any attorney fees that exceed the reimbursed amount.

What is the average turnaround time to prepare or update a will?

Wills can vary in complexity, but can generally be produced in approximately a week. The attorney will take as much time as needed to work with you to meet your needs.

Does my spouse/domestic partner need a joint will with me in order to take advantage of this service?

No. You and your spouse/domestic partner can prepare separate wills with a participating plan attorney.

Does this feature provide translation services for participants for whom English is not their primary language?

Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.

Am I responsible for storing the executed documents?

Yes. The Hyatt Legal plan participating attorney will provide the original will to you upon its completion. The attorney will provide advice on how to properly store the will, but it is your responsibility to store the will in a safe place.

What are my options if I am not satisfied with the service provided by a participating plan attorney?

Hyatt Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If you are dissatisfied with the service provided by a participating plan attorney, you can notify Hyatt Legal Plans and they will work with you to resolve any issues to your satisfaction.

What are the minimum requirements for an attorney to be part of Hyatt Legal Plan's network?

Hyatt Legal Plan's attorneys have a minimum of 7 years of experience and adhere to a "code of excellence" as a member of the network.

1. Will Preparation Services is only available for spouse/domestic partners when employee coverage is elected for Supplemental Term Life, Group Universal Life or Group Variable Universal Life.
2. The amount reimbursed will be the lesser of the maximum reimbursement amount or the attorney's actual charge.

Will Preparation is offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. For New York sitused 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.



Frequently Asked Questions

What are Estate Resolution Services?

This service, offered through Hyatt Legal Plans, fully covers attorney fees by a participating plan attorney to settle an estate.

Am I eligible for this service?

You are eligible for this service if you are enrolled in MetLife's Supplemental Term Life, Group Universal Life or Group Variable Universal Life coverages. These services can help you when tasked with settling your spouse/domestic partners' estate. As a life policyholder, your spouse/domestic partner and the beneficiaries of your estate have access to these services to settle your estate.

Do my beneficiaries or my spouse/domestic partner need to be insured under the group plan to access these services to settle my estate?

No. As a life policyholder, your beneficiaries or your spouse/ domestic partner do not have to be insured under the group plan to access these services.¹

What is the probate process?

Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased's property. If there is a will, it is "probated" to prove it is valid and authentic. If there is no will, an alternative process is used for administering and settling the estate.

Are there additional fees charged to my plan?

No. Covered services are available at no additional cost to you with your MetLife Group Life Plan. There will be no claim forms or co-payments to file for covered services – fees are included in your plan and the attorney handles all the paperwork. If you ask the attorney to provide additional work that is not fully covered under this service, the attorney will provide a written fee statement detailing any associated costs in advance of providing the service.

Examples of non-covered items include:

- Court costs, filing fees, recording fees, witness fees, transcripts, guardian ad litem fees and appraiser fees.

Are covered services only available to the executor/administrator of the estate?

No. If a beneficiary is not the executor/administrator of the estate, the beneficiary may receive consultations with the participating plan attorney to discuss general questions regarding the probate process. In situations involving multiple beneficiaries, all of the beneficiaries will be able to consult with the participating plan attorney. However, the executor/administrator will receive the full benefit of the Estate Resolution Services.

What are the covered services?

Covered services:

- Unlimited in-person or telephone consultations with an attorney to discuss matters or general questions relating to probating an estate.
- Preparation of estate documents and professional court representation at court proceedings available to help properly distribute probated assets from the estate.
- Preparation of correspondence needed to transfer non-probate assets, as well as any associated tax filings.

Advantages include:

- Convenient access to a local attorney.
- Extensive network of more than 15,000 participating plan attorneys.
- Professional Client Service Center to assist you in locating an attorney.

Are there exclusions?

Yes. The following are not covered by this service:

- Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate;
- Any disputes with the policyholder, employer, plan attorneys, 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;
- Frivolous or unethical matters.

How can I access this service?

Simply contact a Client Services representative to get started.

- Call Hyatt Legal Plans' toll-free number at 1-800-821-6400
- Provide the company name, customer number (if available) and the last 4 digits of the policy holder's Social Security number.
- The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

What is a non-probate property or asset?

A non-probate property or asset is any asset whose ownership is automatically transferred without being subject to the probate process, such as one held in "joint tenancy with right of survivorship," or "payable on death" ownership. Life insurance proceeds are generally not subject to the probate process because the beneficiary is designated to receive the benefits. There may be tax issues related to these assets even if they are not part of the probate estate.

Are all individuals subject to probate?

Any individual who owns property that does not automatically pass to another person by operation of law or contract is considered to have an estate subject to probate. However, some states may have a simplified procedure for some estates.

Are Estate Resolution Services necessary?

Yes. Probate can be a difficult and expensive process. Having an experienced professional assist with the process will help ensure that all required filings/ paperwork are completed, as required by the local jurisdictions.

If there is not a will, does the estate pass to the spouse/domestic partner without going through the probate process?

No. If there is not a will, each state dictates how assets are distributed.

How long can the probate process take?

The probate process can take as much as few months or longer depending on the complexity of the estate.

Is the service different if a person dies with or without a will?

No. The services provided are the same, though the specific filings or requirements may be different.

Can an estate be settled without an in-person meeting?

No. Settling an estate may require signatures of the beneficiaries and/or executors/ administrators of the estate.

What if there are co-executors/ co-administrators?

The attorney for the estate would act as the central channel for all co-executors/co-administrators involved in settling the estate.

Can an attorney outside Hyatt Legal Plans network be used to settle an estate?

Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule.² However, you will be responsible for any attorney fees that exceed the reimbursed amount.

1. Estate Resolution Services is only available for spouse/domestic partners when employee (policyholder) coverage is elected for Supplemental Term Life, Group Universal Life or Group Variable Universal Life.

2. The amount reimbursed will be the lesser of the maximum reimbursement amount or the attorney's actual charge.

Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, 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.



Required Regulatory Information

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.

Certain of the benefits mentioned in this communication may be sponsored by your employer as part of an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Those policies/products which are not part of an employer-sponsored plan are offered by MetLife or an affiliate and are not subject to ERISA. With respect to employer-sponsored benefits, you should obtain additional information regarding terms and eligibility from your employer. The MetLife Auto & Home® Group Insurance Program is not part of your employer-sponsored plan and is not subject to ERISA.

The companies listed in this communication operate independently and are not responsible for each other's financial obligations.

METLIFE U.S. CONSUMER PRIVACY NOTICE — GROUP BUSINESS & SPECIALIZED BENEFIT RESOURCES

Facts:	What Do the MetLife Companies Do With Your Personal Information?
Plan Sponsors and Group Insurance Contract Holders	This privacy notice is for individuals who apply for or obtain our products and services under an employee benefit plan, group insurance or annuity contract, or as an executive benefit. In this notice, “you” refers to these individuals.
Why?	Financial companies choose how they share your personal information. The law gives consumers the right to limit some but not all sharing. The law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • income and assets • driving record • credit information and other consumer report information • medical information and insurance history • information about any business you have with us, our affiliates, or other companies
How Does MetLife Get Your Information?	We collect personal information from you as well as through third parties. We also use outside sources to help ensure our records are correct and complete. Third parties include consumer reporting agencies, employers, other financial institutions and adult relatives. Information collected may be kept by the consumer reporting agency and later given to others as permitted by law. We don’t control the accuracy of information outside sources give us. If you want to make changes to information we receive about you, you must contact those sources. If we have asked for a consumer report about you, and you write or call us, we will give you the name, address, and phone number of the consumer reporting agency. The agency will give you a copy of the report, if you ask the agency and provide proper identification. Consumer reports may tell us about a lot of things, including: <ul style="list-style-type: none"> • reputation • work history • driving record • finances • hobbies and dangerous activities <p>In some limited circumstances, we may ask an agency for an investigative report about you. They will ask others about you. We will ask them to contact you as well.</p>
How Does MetLife Use Your Information?	We collect personal information to help decide if you’re eligible for our products or services. We may also use it to help deter fraud or money laundering. How we use this information depends on what products and services you have or want from us. We may also use it to: <ul style="list-style-type: none"> • administer your products and services • market new products to you • confirm or correct your information • help us run our business • process claims and other transactions • comply with applicable laws • perform business research
How Does MetLife Protect Your Information?	We take important steps to protect your personal information. We treat it as confidential. We tell our employees to take care in handling it. We limit access to those who need it to perform their jobs. Our service providers must also protect it, and use it only to meet our business needs. We take steps to protect our systems from unauthorized access. We comply with all laws that apply to us.
Reasons MetLife Shares Your Information	All financial companies need to share personal information to run their everyday business. We may share your personal information with others with your consent, by agreement, or as permitted or required by law. We may share your personal information without your consent if permitted or required by law. For example, we may share your information with our sales agents and businesses hired to carry out services for us. We may share your information with our regulators or with law enforcement. If you have MetLife products because of your relationship with an employer, association or other sponsoring organization, we may share information with it and its agents as permitted by law. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons MetLife chooses to share; and whether you can limit this sharing.

Reasons We Can Share Your Personal Information	Does MetLife share?*	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, learn if you qualify for coverage, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – with service providers we use to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Not Applicable
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	Not Applicable
For our affiliates' everyday business purposes – Information about your creditworthiness	No	Not Applicable
For our affiliates to market to you	No	Not Applicable
For non-affiliates to market to you	No	Not Applicable
How Does MetLife Handle Your Health Information?	The Health Insurance Portability and Accountability Act (“HIPAA”) protects your information if you request or purchase dental, vision, long-term care and/or medical insurance from us. We will provide information about your rights under HIPAA with any dental, vision, long- term care or medical coverage issued to you. You can obtain a copy of our HIPAA Privacy Notice by visiting our website at www.MetLife.com . Select “Privacy Policy” at the bottom of the home page. For additional information about your rights under HIPAA or to have a HIPAA Privacy Notice mailed to you, contact us at HIPAAprivacyAmericasUS@metlife.com , or call us at (212) 578-0299.	
Definitions:		
Affiliates	Companies related by common ownership or control. Affiliates can be financial or nonfinancial companies. Our affiliates include life, car, and home insurers. They also include a legal plans company and a securities broker-dealer. In the future, we may have affiliates in other businesses.	
Non-affiliates	Companies not related by common ownership or control. Non-affiliates can be financial or nonfinancial companies. MetLife does not share personal information with non-affiliates for their marketing purposes.	
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.	
How Can I Access and Correct Information?		
You may ask us for a copy of the personal information we have on you. Generally, we will provide it as long as it is reasonably retrievable and within our control. You must make your request in writing and provide the account or policy number associated with the information you wish to access. For legal reasons, we may not show you privileged information relating to a claim or lawsuit, unless required by law. If you tell us that what we know about you is incorrect, we will review it. If we agree, we will update our records. Otherwise, you may dispute our findings in writing. We will include your statement whenever we give your disputed information to anyone outside MetLife.		
Who is Providing This Notice?	Metropolitan Life Insurance Company Delaware American Life Insurance Company Safeguard Health Plans, Inc. MetLife Health Plans, Inc. General American Life Insurance Company SafeHealth Life Insurance Company Metropolitan Life Insurance Company as administrator for the Prudential Insurance Company of American; Business Men’s Assurance Company of America; Employer’s Reinsurance Corporation; and Teachers Insurance and Annuity Association of America	
How Will I Know if This Notice is Changed?	We may revise this privacy notice at any time. If we make material changes, we will notify you as required by law.	
Questions?	Send privacy questions or requests for more information to: MetLife Privacy Office, P.O. Box 489, Warwick, RI 02887-9954; Call (877) 638-7684 or go to www.metlife.com	

*Information we collect in connection with HIPAA-covered products will only be shared as allowed by HIPAA.

REQUIRED DISCLOSURE STATEMENT FOR ACCELERATED BENEFITS

Limitations Of The Accelerated Benefit Option:

The Accelerated Benefit Option is available to insureds under the group life insurance policy. The Accelerated Benefit Option may provide benefits to pay for long-term care services but it is NOT part of a long-term care or nursing home insurance policy and the amount this benefit pays may not be enough to cover medical, nursing home or other bills. You may use the money received from the Accelerated Benefit Option for any purpose. Unlike conventional life insurance proceeds, accelerated benefits payable under this policy **COULD BE TAXABLE IN SOME CIRCUMSTANCES**. We recommend contacting a tax advisor when making tax-related decisions about electing to receive and use benefits under the Accelerated Benefit Option.

A. Consequences Of This Benefit:

Receipt of accelerated benefits **MAY AFFECT MEDICAID and SUPPLEMENTAL SECURITY INCOME (“SSI”) ELIGIBILITY**. The mere fact that you are insured under a group policy with an accelerated benefits feature may affect your eligibility for these government programs. In addition, exercising the Accelerated Benefit Option and receiving those benefits before you apply for these programs, or while you are receiving government benefits, may affect your initial or continued eligibility. Contact the Medicaid Unit of your local Division of Medical Assistance and the Social Security Administration for more information.

B. Medical Condition Enabling Acceleration Of Life Benefits:

Terminal Illness is the only medical condition which qualifies for accelerated benefits under the group policy. “Terminal illness” is a condition that a physician certifies will reasonably be expected to result in a drastically limited life span as specified in the group policy.

C. Payment Options:

The accelerated benefit is payable as a LUMP SUM. You or your legal representative may select another payment mode, such as 3 monthly installment payments.

D. Premium For Accelerated Benefit:

The cost of the Accelerated Benefit Option is included in your regular monthly premium.

E. Administrative Expense Charge:

No additional administrative expense charges apply.

