MetLife Advantages for SEBB members

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 wellbeing. With your MetLife group life insurance coverage, you get access to meaningful services to help you make the right decisions to manage what life may bring.

Offered with Basic Life and Basic Accidental Death and Dismemberment (AD&D) Insurance

Beneficiary Claim Assistance

(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. For more information call 1-877-275-6387.

Funeral Assistance

Access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more. Start planning by downloading a copy of the online Funeral Planning Guide on the MetLife website at metlife.com/funeralplanning/funeral-guide. For more information call 1-888-319-7819.

Funeral Discounts & Planning Services

Helping to alleviate the burden of making funeral arrangements for your loved ones. Get access to the largest network of funeral homes and cemeteries to pre-plan with a counselor and receive discounts on funeral services. Access convenient planning services — either online at finalwishesplanning.com, by phone (1-866-853-0954), or by paper — to help make final wishes easier to manage.

Grief Counseling

Provides the insured and dependents in-person or telephone sessions with a grief counselor. You can access these services by calling 1-888-319-7819 or log on to the LifeWorks website at metlifegc.lifeworks.com (Username: metlifeassist; Password: support).

Life Settlement Account

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.

Transition Solutions

Having assistance when moving on from a company or in response to benefit changing events. Receive help with time-sensitive benefit and financial decisions so you can make the right choices during employment transitions. You will receive a notice to port or convert coverage from MetLife on behalf of your employer. For more information call 1-877-275-6387.

Travel Assistance

(Offered with basic AD&D coverage) 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. Visit the AXA website for more information at metlife.com/travelassist. Within the United States: 1-800-454-3679. Outside the United States: 1-312-935-3783.

WillsCenter.com

Helps to ensure your final wishes are clear. Prepare or update a will, living will or power of attorney, online through the willscenter.com services. Log on to the Wills Center website at willscenter.com to register as a new user.
Offered with Supplemental Life Insurance

Estate Resolution Services
With this service, executors or administrators may receive in-person MetLife Legal Attorney assistance with probating your and your spouse’s or state registered domestic partner’s estates. Beneficiaries can also consult an attorney for general questions about the probate process. For more information call 1-800-821-6400.

Will Preparation Services
Offers in-person will preparation for you and your spouse or state-registered domestic partner at no additional cost when you use a MetLife Legal Plans attorney. For more information call 1-800-821-6400.

1. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, 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 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.

2. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. 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.

3. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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 loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

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. Not available in some states. 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 funeral 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 funeral services discount is available for “At Need” services only. Not approved in AK, FL, KY, MT, ND, and NY.

5. Travel Assistance services are 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 the Lloyd’s entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

6. MetLife administers the Delivering the Promise and Transition Solutions program, and has specially trained third-party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.

7. Life Settlement Account (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.

This summary provides an overview of your plan’s benefits. These benefits are subject to conditions and terms of the contract between MetLife and your employer and are subject to each state’s laws and availability.

Nothing in these materials is intended as advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.