

Helping you and your family during hard times



Comfort for you and your family

The one predictable thing about life is that it's unpredictable. And when times get hard, we seek comfort, encouragement, and hope for our loved ones. But grief comes in many forms and affects us in different ways. That's why grief counseling services¹ are offered with your life insurance coverage. Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through LifeWorks US Inc. are ready to support you and your family to move forward—at no extra cost.

Confidential support 24/7

Making sure you receive professional and confidential support during life's difficult times is our priority. It could be that:

- a loved one has died;
- you've received a serious medical diagnosis or critical illness; and/or
- you've lost your job.
- you've finalized a divorce;

These counseling sessions are tailored to you and your individual needs* — you can meet in-person or over the phone with one of LifeWorks' network of licensed counselors.

If you feel you'd like extra sessions on top of what's covered in your plan, counselors can help you find professional services that fit your specific needs, preferences, finances and health insurance coverage.

To speak with
a LifeWorks Counselor

Call:

1-888-319-7819

Visit:

metlifegc.lifeworks.com

User name: **metlifeassist**

Password: **support**

Confidential legal and financial consultation

- Access to a LifeWorks' in-house attorney for a 30-minute consultation to assist you with making informed decisions as it pertains to a loss.
- One-hour consultation with a certified financial planner to assist with education, strategies and options.

Easy-to-access resources

Sometimes you just need a little guidance. LifeWorks offers self-help resources online to help you through the grieving process, giving the level of support you need at your own pace. Support covers:

- end-of-life issues;
- what to do after the death of a loved one;
- grieving well and getting better;
- funeral and memorial planning;
- adult care for surviving elders; and
- single parenting.

Funeral assistance services

Through private sessions, counselors can help you, your loved ones and your beneficiaries with customizing funeral arrangements. They can provide referrals and helpful information, like:

- nearby funeral homes and cemetery options;
- funeral cost estimates from local providers;
- other service providers such as florists, caterers and hotels;
- back-up care for children or elderly;
- notifying the Social Security Administration, banks, and utilities; and
- local support groups.

Complimentary services that may be included with your life coverage

- **Will Preparation^{2,3}**: Prepare a binding will at any time with the assistance of an attorney Or, do-it-yourself with our online will preparation services.
- **Estate Resolution Services⁴**: Settle an estate with confidence.

1. Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks. 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.
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 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.
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. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
4. Included with Supplemental 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.

* Coverage includes up to five face-to-face or telephone sessions per event.

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.