

Will Preparation Service



MetLife

Life Insurance coverage and Will Preparation Service you may need.

You now have the opportunity to enroll in the MetLife Supplemental Life¹ insurance that can financially help protect your loved ones should something happen to you. And when you enroll in Supplemental Life insurance, you have access to another service to protect the ones you love—Will Preparation.²

Having an up-to-date will is one of the most important things you can do for your family.

Like life insurance, a carefully prepared will is important. With a will, you can define your most important decisions such as who will care for your children or inherit your property. The Will Preparation Service also includes the preparation of living wills and power of attorney. By enrolling for Supplemental Life coverage, you will have access to Hyatt Legal Plans' network of more than 13,400 participating attorneys for preparing or updating these documents at no additional cost to you if you use a Hyatt Legal Plans participating attorney.

It's easy to use the Will Preparation Service.

Once your Supplemental Life coverage becomes effective, you will receive information that will allow you to access the Will Preparation Service.

Step 1: Call Hyatt Legal Plans' toll-free number 1-800-821-6400, and a Client Service Representative will assist you in locating a participating plan attorney in your area and provide you with a case number.

Step 2: Call and make an appointment with a participating attorney—many plan attorneys even have evening and weekend appointments for your convenience.

Step 3: That's it! When you use a plan attorney, you do not need to submit any claim forms. You also have the flexibility of using a non-network attorney and being reimbursed for covered services according to a set fee schedule.³ Supplemental Life Insurance and Will Preparation Service are two important ways to protect yourself—and the ones you love.

¹ Supplemental Life includes the Buy-Up portion of Core Buy-Up for Small Business.

² 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 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 If you chose a non-network attorney, you will be responsible for any attorneys' fees that exceed the reimbursed amount.

Metropolitan Life Insurance Company

200 Park Avenue, New York, NY 10166, www.metlife.com

Estate Resolution Services



MetLife

You and Your Loved Ones Have the Support You Need

You now have the opportunity to enroll in MetLife's Supplemental Life insurance to help financially ensure that your family and loved ones are adequately prepared without you. Enrolling in Supplemental Life insurance will also ensure that valuable legal assistance is available to estate representatives and beneficiaries through MetLife Estate Resolution Services^{SM 1} (ERS). Included with your life insurance coverage, ERS can be used for your estate as well as your spouse's/domestic partner's estate.

ERS gives estate representatives access to Hyatt Legal Plans' network of more than 13,500 participating attorneys for face-to-face or telephone consultation at no additional cost. Estate representatives can get the legal help they need with this great benefit that provides:

- **Face-to-face consultations:** estate representatives can meet with an attorney to discuss matters relating to probating your and your spouse's/domestic partner's estates.
- **Preparation and representation:** document preparation and representation needed at court proceedings is available to execute the transfer of probate assets from the deceased's estate to the heirs.
- **Correspondence and tax filings:** any correspondence needed to transfer non-probate assets may be completed by an attorney, as well as any associated filings.
- **Coverage for attorney fees:** All participating plan attorney fees for included services are covered through the plan. Out of network option is available according to a set fee schedule.*

Beneficiaries can also use the ERS benefit to consult an attorney to discuss general questions about the probate process.

Accessing the Estate Resolution Service is easy.

Once your Supplemental Life Insurance becomes effective, the services will automatically be available. To access the services, estate representatives or beneficiaries simply:

- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Provide the Client Service Representative with the employee's company name, customer number [28939] and the last 4 digits of the insured employee's Social Security number.
- The Client Service Representative will give the estate representative or beneficiary a case number, and help locate a Hyatt plan attorney who will handle all the paperwork.

¹ 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.

* Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in Hyatt Legal Plans' network of plan attorneys. If a non-network attorney is chosen, the individual will be responsible for any attorneys' fees that exceed the reimbursed amount.

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