

While you can't predict life's outcomes, you can help prepare for them

Imagine a co-worker, James, recently lost his father.¹



Imagine...

- Although he lived a full life, the loss was hard on the family.

MetLife at your side

- Dignity Memorial® gave James and his family the help they needed to navigate this difficult time.
- James was comforted knowing he had access to funeral planning services and discounts.

Making life a little easier

- With expert guidance, James was able to plan the funeral he hoped his father would have wanted.
- A few months later, James created his own final wishes plan to make things easier on his family.

Because MetLife's group life insurance policies include these valuable services, James and his family have the support they need.

Don't wait. Prepare your family for life's unexpected outcomes with Dignity Memorial. Visit www.finalwishesplanning.com or call 1-866-853-0954.

Losing a loved one can be one of life's most difficult moments. What if you could do more to help your family get through a loss a little easier?

New funeral discounts and planning services are available through MetLife Advantages — at no additional cost to you. Through Dignity Memorial, you and your family will have access to compassionate counselors as well as discounts on funeral services through the largest network of funeral homes and cemetery providers in North America.

- **Discounts** of up to 10% off of funeral, cremation and cemetery services.
- **Expert assistance** — available 24 hours, 7 days a week, 365 days a year — to help guide you and your family in making confident decisions.
- **Planning Services** — online, over the phone, or by paper — to help make final wishes easier to manage.
- **Bereavement Travel Services** to assist with time-sensitive travel arrangements to be with loved ones.

Dignity Memorial — Providing funeral planning and assistance to more than 300,000 families each year.

82% of people say it's important to put their end-of-life wishes in writing.²

Contact Dignity Memorial today at **1-866-853-0954**.

To learn more about Dignity Memorial visit www.finalwishesplanning.com or call 1-866-853-0954 today.

1. This is a hypothetical example used for illustrative purposes only.

2. Allied Services Integrated Health System Passion for Palliation & End of Life Care <https://www.allied-services.org/news/2018/january/passion-for-palliation-end-of-life-care/> April 2023.

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 situated 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. [For coverage issued under a multiple-employer trust, services are not available for WA residents.]

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.



Helping you and your employees stay on track

The right Long Term Disability protection is vital to easing the impact of disability on your business. Disabling events occur more often than most people may think, so being prepared for them not only helps your employees protect their income, but might also help minimize lost productivity in your workplace.

Our Long Term Disability insurance product is supported by a sophisticated claim model and compassionate service experience and appropriately maintains a focus on returning employees to work.

- A definition of disability that focuses on protecting an employee’s income
- Significant return to work and rehabilitation incentives¹
- Flexible contract provisions and options

Incentives that work

Helping employees stay at or return to work — even in a limited capacity — increases the likelihood that they will return to full-time employment. The right return to work incentives can help keep employees working or get them back to work sooner:



Zero day residual

Allows disabled employees (as defined under contract) to work during the elimination period while still satisfying it if they are unable to earn more than 80% of predisability earnings due to their disability.



Work incentive

Up to 100% of an employee’s predisability monthly earnings may be received for the first 12 months of disability while disabled and working, from sources including work earnings, the LTD Benefit, Rehabilitation Incentive and other income benefits.



Rehabilitation program incentive

Increased monthly benefit (10%) while in an approved rehabilitation program.



Moving expense incentive

Reimbursement for expenses associated with moving to a new residence if recommended as part of an approved rehabilitation program.



Family care incentive

Monthly reimbursement for eligible family care expenses (e.g., child care, elder care) if participating in an approved rehabilitation program.

Mental wellbeing support for your employees

TELUS Health Cognitive Behavioral Therapy (CBT) is available to LTD group customers, supporting the full continuum of mental health and addiction concerns at no additional cost to you or the employee. A therapist customizes the program according to the patient’s needs with resources available via a convenient app or the web. Licensed therapists are also available via phone as needed.

TELUS Health is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product. TELUS Health CBT is currently not available to customers situated in Washington.

Solutions to meet your needs

Monthly benefit	<ul style="list-style-type: none"> • 40 – 66 2/3% of predisability earnings • Non-contributory required for percentages over 60% • Flat benefit (range \$500–\$15,000) — less than 100 lives requires underwriting approval
Maximum monthly benefit	<ul style="list-style-type: none"> • \$3,000–\$25,000
Minimum monthly benefit	<ul style="list-style-type: none"> • \$0–\$500
Elimination period	<ul style="list-style-type: none"> • 30, 60, 90, 180, or 360 days
Maximum benefit period	<ul style="list-style-type: none"> • Greater of Reducing Benefit Duration (RBD) or Social Security Normal Retirement Age (SSNRA) • 65/5/70 with or without SSNRA • RBD with or without SSNRA • To Age 70
Definition of disability	<p>Available in all states except California:</p> <ul style="list-style-type: none"> • Inability to earn definition: 80%/60% earnings test or 80%/80% or 60%/60% • Combination material duties and earnings test • Material duties only <p>Available in California only:</p> <ul style="list-style-type: none"> • Combination substantial and material acts and inability to earn (80%) • Substantial and material acts only
Rehabilitation incentives	<ul style="list-style-type: none"> • 10% rehabilitation program incentive when participating in MetLife approved rehabilitation program • 100% work incentive benefit (24 months) • Family care incentive up to \$400 per eligible family member (24 months)
Cost-of-living adjustment benefit	<ul style="list-style-type: none"> • Moving expense incentive • Waiting period: 12, 24, 36, or 60 months • Duration of increases: 5 years, 10 years, unlimited • Flat percent: 3%–10%
Survivor benefit	<ul style="list-style-type: none"> • Lesser of 1/2 CPI or 10% <p>Single Sum:</p> <ul style="list-style-type: none"> • 3 times last monthly benefit. <p>Monthly:</p> <ul style="list-style-type: none"> • 66 2/3% monthly net benefit for 12 or 24 months

Other plan design options may be available.

Get expert guidance for confident decisions.

Contact your MetLife representative today.

1. While disabled and receiving monthly benefits, employees may receive up to 100% of predisability earnings, including work earnings, monthly benefit, Rehabilitation Incentives, and other income benefits. The 24 month period starts when benefits begin.

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Policy provisions may vary depending on individual customer requests and state requirements. Charts do not summarize all contractual provisions and do not include state variations. Like most group disability insurance policies, MetLife policies contain certain exclusions, waiting periods, reductions, limitations and terms for keeping them in force. Ask your representative about complete costs and details. Please contact MetLife for details.



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.



Probate & estate settlement

A personalized, step-by-step checklist, as well as secure document storage in a digital vault that can be accessed anytime. In addition, a family collaboration tool allows beneficiaries to share tasks with up to 5 people.



Taxes

In-depth guidance on income taxes, estate taxes, applying for a tax ID, and necessary paperwork—as well as finding professional financial advice, if necessary.



Personal belongings

Help with the deeply emotional task of clearing the house: taking inventory, making decisions about who gets what, and finding professionals like appraisers and home liquidators.



Grief support

Dedicated, one-on-one support from Empathy's Care Team, as well as tools on Empathy's platform: a daily journal with prompts to reflect on challenging feelings, guided meditations, and more.



Closing open accounts

Account closure service, for everything from bank accounts to gym memberships, with Care Managers available to solve thorny issues or act on beneficiaries' behalf.



Identity theft protection

Preventative actions to protect a loved one's estate, and steps to take if identity theft is suspected.



Bills & debt

Empathy's Care Team can help beneficiaries locate and prioritize debts, so that they are paid in accordance with probate law.



Applying for ancillary benefits

A benefits assessment that helps families get the funds they are entitled to quickly and efficiently.



Property & assets

A personalized checklist to appraise assets during probate and support with major inheritance issues.



The will

Help in determining whether a will is valid, as well as online search support to locate any other versions of the will.



Selling the house

Support for one of the most challenging inheritance issue most beneficiaries will face: selling real estate, including connecting with a broker, if necessary.



Immediate arrangements

Essential, timely instructions on obtaining a pronouncement of death, death certificates, and arranging transport to a funeral home or crematorium.



The funeral

A tailored checklist with guidance on every step of the process—from choosing a funeral home to planning the service and writing the eulogy—plus hands-on assistance from the Care Team.



Searching for documents

Where to find documents needed to settle a loved one's affairs, from the will to household bills to banking information.



The obituary

Empathy's obituary-writing service creates a beautifully written tribute, ready for publication, with information from a series of questions.



Informing others

Support for beneficiaries in the early hours of loss: everything from scripting the conversation to making a list of who needs to be informed.

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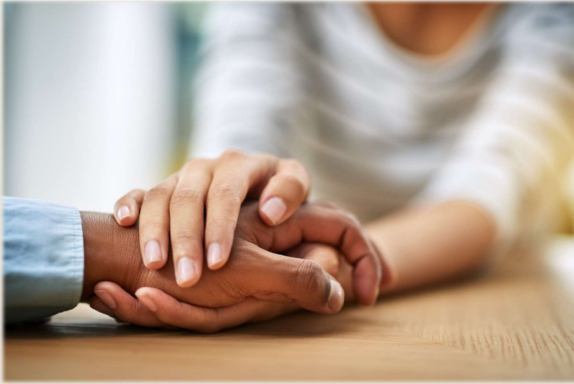
Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available 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. Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details. Specific details regarding these provisions can be found in the certificate.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166
Metropolitan Tower Life Insurance Company | 5601 South 59th Street | Lincoln, Nebraska 68516

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We're here when you need us.

Every step of the way.

In these challenging times, we want you to know that MetLife, in partnership with Empathy¹, is dedicated to supporting you through life's transitions. Our heartfelt commitment is to make this process more manageable for you and your loved ones.

Empathy can:

- Guide you through the next steps you need to take.
- Help you organize estate matters for your family.
- Provide you with emotional support resources and tools.
- Connect you with local funeral homes for memorial and service planning.



Even if you choose not to file an Accelerated Benefit option claim, you can take advantage of Empathy's services.

Here's how to access your Empathy account, courtesy of MetLife:

- Call 720-828-7238, 9:00 a.m. – 9:00 p.m. Eastern time, 6:00 a.m. – 6:00 p.m. Pacific time.
- Visit join.empathy.com/metlife-claim-kit or scan the QR code.

How to file your Accelerated Benefit Option (ABO)² claim with MetLife:

- 1.** Complete the Claimant's Statement section on the Accelerated benefit claim form.
- 2.** Provide the form to your doctor for completion of the Statement of Attending Physician section.
- 3.** Please return the completed form to the address listed on the form.

If you have any questions about your MetLife benefits or need help filing your claim, please contact your benefits administrator.

¹ 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.

² The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g)), in which case the benefits will not be 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 ABO 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 ABO benefits will have on public assistance eligibility for you, your spouse or your family. 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 (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).

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Settle an estate with ease



Experts at hand

Settling an estate can be a complex and lengthy process, but it doesn't have to be. The resources and services we offer you and your beneficiaries through MetLife Legal Plans are there to help. With your Supplemental Life coverage, you get expert legal guidance [at no additional cost]. Whenever you or your representative have a question about the probate process or the court representation needed, unlimited consultations with a plan attorney can leave you feeling confident with your decisions.

Tailored guidance when it matters most

With over 18,500 plan attorneys in network, consultations are tailored to suit you. Consultations can either be over the phone or in person, giving you peace of mind that you can talk through your options in a private and supportive environment. This is all part of your coverage, so there are no forms to fill out, but there's always the option to use an out-of-network attorney if you'd prefer. The cost for these services are based on a set fee schedule.*

You've got it covered

We offer an array of services, all covered in your plan. Working together, we'll find the best solutions for you or your beneficiary when settling an estate.

- **Unlimited one-on-one consultations** to talk to an attorney about authenticating an estate.
- **Preparation and court representation** means you receive prepared estate documents and in-court professional representation to help execute the transfer of probate assets from the estate.
- **Help with correspondence and tax filing** needed to transfer non-probate assets.

[As soon as][When] your life insurance coverage begins, you'll automatically have each of these services at your fingertips.

[Expert guidance is just a phone call away]

[Simply contact a Client Services Representative to get started. We'll give you an eligibility ID and help you find a participating plan attorney.

- Call MetLife Legal Plans' toll-free number on: 1-800-821-6400
- Provide the company name, customer number and the last four digits of the policy holder's social security number.]
- And find the best participating plan attorney for you]

[Other services that may also be included with your life coverage...]

- **[Will Preparation¹:** Help ensure final wishes are clear.]
- **[Grief Counseling Services²:** [Available for Term or MetFlex Perm customers situated or principally located in NY. Not available for legacy Paragon.][Beneficiary Grief counseling Services: Assists your beneficiaries in a time of need.]
- **[Funeral Discount & Planning Services³:** Pre-plan to reduce the burden of making funeral arrangements from loved ones.]

* Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in MetLife 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.

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.

1. 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.]
2. [[Not available for Term, Paragon or MetFlex Principally Located in NY][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.] [Alternative 2 for NY situs/principally located cases: Beneficiary Grief Counseling 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. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.]
3. [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 situated 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.

Grief Counseling

Employer Reference Guide

Grief counseling services are offered with MetLife's life insurance coverage. Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through TELUS Health, are ready to support you, your employees and their families to move forward.¹



Confidential 24/7 support for employees

Call **1-888-319-7819** or visit **one.telushealth.com**

User Name: **metlifeassist**

Password: **support**

Professional support for when:

- a loved one has died
- a divorce is finalized
- a serious medical diagnosis or critical illness has occurred
- a layoff or termination of a job has occurred

These counseling sessions are tailored to help meet individual needs. Up to 5 in-person or telephonic sessions are available with a licensed TELUS Health counselor.

Confidential legal and financial consultation

- Access to a TELUS Health in-house attorney for a 30 minute consultation to assist with making informed decisions as it pertains to a loss
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Resources available

TELUS Health offers online, self-help resources to assist with the grieving process, providing support for:

- End-of-life issues
- What to do after the death of a loved one
- Dealing with grief

Funeral assistance services

Through private sessions, counselors can help employees, their loved ones and beneficiaries with funeral arrangements. They can provide referrals and helpful information about:

- Nearby funeral homes and cemetery options
- Funeral cost estimates from local providers
- Service providers such as florists, caterers and hotels
- Funeral and memorial planning
- Adult care for surviving elders
- Dealing with becoming a single parent
- Back-up care for children or elderly
- Notifying the Social Security Administration, banks, and utilities
- Local support groups

TELUS Health onsite support services for employers

A comprehensive trauma management service provided by specially trained consultants is available 24/7, 365 days a year via the TELUS Health toll free line. Critical Incident Stress

Management (CISM) services include:

- Management consultation
- Coordination for onsite critical incident response for events* including:
 - sudden death
 - anticipatory grief
 - workplace violence/accidents/disasters
 - natural disasters
- Standard response time is within 24 hours. Rapid response or extra services are available at an additional cost.

*Up to 4 hours per incident at one location.

Services Rate Schedule

Additional services are available by request at the rates listed below.

Service Description	Rate	Billing Event
CISM – Rapid Response within 2 hours of request	\$315.00	Per Hour
CISM – Standard Response within 24 hours of request for additional counselors and/or locations (2 hour minimum)	\$230.00	Per Hour

**Get expert guidance for confident decisions.
Contact your MetLife representative today.**

1. 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 loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form PN99/G2130-S.

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Protecting you wherever you go.

Emergency medical and personal assistance services while traveling—anytime, anywhere.



You're protected, 24/7

To compliment your MetLife insurance coverage, you have access to Travel Assistance¹ services, a unique program where you and covered family members* can contact AXA representatives to administer emergency medical, travel and personal assistance services on your behalf wherever you are in the world.

Professional help, just a phone call away

Everyone wants a stress-free trip, but unforeseen events can happen. The good news is that AXA representatives are there by your side. If there's an emergency while traveling internationally or domestically,² with one simple phone call you can access:

- Over 1 million pre-qualified providers worldwide
- Air and ground ambulance service
- Trained multilingual professionals who can advise and help you quickly in a travel emergency

Emergency benefits

Emergency medical evacuation and transportation services

If medical facilities aren't available locally, the program will provide the transportation, equipment and people needed to get you and your covered family members to the nearest medical facility for treatment or back home, if medically necessary.



Return of remains

If you or a covered family member passes away while traveling, AXA will provide the transportation of the remains back home. In addition, in the event of a member's death when traveling alone, AXA will provide an economy class round-trip ticket for one family member to accompany their remains from the location of their death to the receiving funeral home. Service includes meals and accommodations.

Political and natural disaster evacuation

AXA can provide transportation services when the country where eligible participants are located needs to be evacuated based on a determination of the US government. In addition, in the event of a natural disaster situation, AXA can coordinate and arrange for the evacuation of eligible participants from a safe departure point to a safe haven.

Transportation to join a patient

If you or a covered family member are hospitalized while traveling internationally, the program will pay for a designated family member or personal friend to be taken to the hospital so they can be by your side.

Transportation for minor children

The priority is making sure they're safe and secure. AXA will pay for supervised transportation of eligible children back home, if necessary.

Dispatch of Physician

If the local attending legally qualified physician and AXA cannot adequately assess the member's need for medical evacuation and transportation, AXA will coordinate, provide and dispatch a physician to assist in the assessment.

Pet Repatriation

If a pet traveling with you is left unattended due to your hospitalization, AXA will coordinate and provide boarding for the pet. If the injury or illness results in an evacuation or repatriation service, AXA will coordinate and provide transportation for the pet to be returned to either home, or to a boarding facility near home.



Medical assistance services

Medical referrals, appointments and hospital admissions

If you need medical assistance while you're traveling, one call to an AXA representative and you'll be referred to English-speaking doctors and/or hospitals, dentists and specialists. And if a hospital doesn't recognize your medical insurance, the program can help in validating you and your covered family members' health coverage and/or advancing the funds needed urgently.

Replacement of prescription medication

Forget or lose your prescription medication while traveling? AXA representatives will arrange for replacement medication for you and your covered family members whenever possible and legally permissible.

Replacement of medical devices

When medical devices or equipment are not available locally, we'll make every effort to procure and arrange for delivery.

Worldwide medical teleconsultations³

If you're traveling and need medical advice for common and minor illnesses, you and covered family members can have virtual consultations with licensed medical professionals, 24/7— via mobile device or phone.

The **DOCTOR PLEASE!** App is available at iTunes or Google Play. Create your account and enter the activation code **US0620** to schedule a virtual appointment. OR Call AXA at (800) 454-3679 to receive the code needed for user registration.

In a confidential setting, medical staff can:

- Handle non-life-threatening medical conditions, such as minor injuries and illnesses
- Provide medical advice and treatment options
- Refer you to a provider for follow up care as needed

Personal assistance services

Advice before you travel

AXA Travel Portal offers useful intelligence for the life cycle of your trip. You will have access to global monitoring of events and country & city risk analysis as well as an international medical network. Visit www.metlife.com/travelassist for access.

Your own concierge

Save time and hassle with our concierge service. Seasoned concierges will take care of all your travel and entertainment arrangements including flights, hotel and dining reservations, general destination and transportation information, city guides and much more. A source of local knowledge on call, whenever you need them, wherever you are.

Pet concierge services

Get help with locating pet-friendly hotel accommodations, local boarding facilities and assistance with travel arrangements back home for your pets in case of an emergency.

Identity theft assistance

If you or a covered family member's identity is compromised, the most important thing you can do is respond quickly. AXA will assist with the process through personal guidance and connect you to bank and credit companies' fraud departments, federal government and local law enforcement agencies, and assist in filing reports and complaints.

Other Assistance Services Include:

- Local professional referrals
- Help with lost documents or luggage
- Emergency cash/bail assistance
- Identity theft assistance

About Travel Assistance

MetLife selected AXA Assistance USA, Inc. (AXA) to provide the Travel Assistance program because they are an industry leader, best known for intervening in medical emergencies in foreign countries. AXA administers emergency medical assistance services when you or a family member* becomes ill or injured while traveling 100 miles or more away from home. AXA is an independently owned company and is not associated with or an affiliate of MetLife.

All services must be arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

How to access Travel Assistance

Next time you're traveling be sure to carry the Travel Assistance ID card with you. One simple phone call puts you in touch with AXA's highly trained representatives who will help ensure your call is handled promptly.

For information or to access services:



Call:

Within the U.S.
(800) 454-3679

Outside the U.S.
(312) 935-3783 (collect)



Visit:

www.metlife.com/travelassist

All services must be administered by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

Or log on to: www.metlife.com/travelassist

(312) 935-3783

Outside the United States Call Collect:

Within the United States: (800) 454-3679

The participant is entitled to medical and travel services administered by AXA Assistance USA, Inc.

This is not a medical insurance card.

Attention



Name _____

Company _____

This is not a medical insurance card. Valid until termination of policy.

Travel Assistance

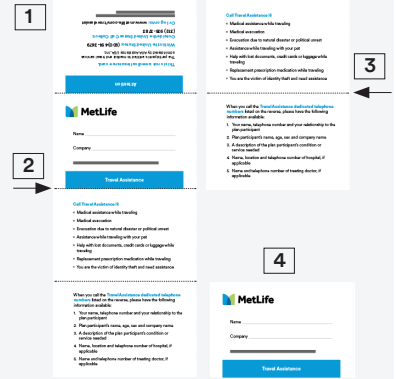
Call Travel Assistance if:

- Medical assistance while traveling
- Medical evacuation
- Evacuation due to natural disaster or political unrest
- Assistance while traveling with your pet
- Help with lost documents, credit cards or luggage while traveling
- Replacement prescription medication while traveling
- You are the victim of identity theft and need assistance

When you call the **Travel Assistance dedicated telephone numbers** listed on the reverse, please have the following information available:

1. Your name, telephone number and your relationship to the plan participant
2. Plan participant's name, age, sex and company name
3. A description of the plan participant's condition or service needed
4. Name, location and telephone number of hospital, if applicable
5. Name and telephone number of treating doctor, if applicable

To create a Travel Assistance reference card



1. Cut along dashed line at left.
2. Fold sheet in half along dotted line under blue bar with Travel Assistance header.
3. Fold down at fold above text: When you call the Travel Assistance dedicated telephone numbers listed on the reverse.
4. Enter your name and company on front of folded card.

1. 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 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.
2. Traveling more than 100 miles from home.
3. Available globally to members in a traveling status. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, you should contact your local emergency medical service. You can receive Teleconsultation services for limited, non-urgent, non-life threatening medical conditions; this service is not appropriate for all conditions. Services, including assistance with prescriptions, will be provided if permitted under applicable law. Teleconsultation services are arranged through AXA Assistance USA and Teladoc International.

Note: Your health insurance still pays the medical expenses, but all of the extra costs involved in the medical transportation and other travel assistance services administered by AXA Assistance are covered.

A small monthly fee is included in the cost of your insurance coverage and is paid to make these assistance services available to you. Please remember that AXA needs to be contacted to activate the services, and all services must be arranged by AXA Assistance. No claims for reimbursement will be accepted.

Exclusions: The AXA Travel Assistance Program is available for participants in traveling status. When a trip exceeds 180 days, the participant is no longer considered to be in traveling status and is therefore no longer eligible for the services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. Benefits will not be paid for any loss or injury that is caused by or is the result from: pregnancy and childbirth except for complications of pregnancy, and mental and nervous disorders unless hospitalized. Reimbursements for non-medical services such as hotel, restaurant, taxi expenses or baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US \$1,000,000. The maximum benefit for political and natural disaster evacuation is \$100,000 per person. The maximum benefit for dispatch of physician and pet repatriation is \$2,500. Treatment must be authorized and arranged by AXA Assistance's designated personnel to be eligible for benefits under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

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I4691872[exp0827][All States and][All Territories]



Estate planning made easy

Create a will and other important documents in as little as 15 minutes.



Protect your family and assets quickly and easily from the comfort of your home with our online estate planning solution.

With Digital Estate Planning,¹ we make it easier than ever to create key estate planning documents online by answering a few simple questions.

Documents included with Digital Estate Planning:

Last Will and Testament — Leave property to loved ones and choose guardians for minor children.

Advance Healthcare Directive (Living Will) — Plan for a medical emergency, select medical care preferences, and choose a healthcare proxy.

Durable Financial Power of Attorney — Choose someone to manage finances in case of an emergency.

Did you know?

- While **76% of Americans** surveyed acknowledge having a will is important, **only 30%** have one in place.²
- The top reason for not creating a will was, **“haven’t gotten to it yet.”**²

*82% of people says it's important to put their end-of-life wishes in writing.*³

Frequently Asked Questions:

Q. Who may use the Digital Estate Planning solution?

A. Digital Estate Planning is available for everyone.

Q. How do I access the online estate planning solution?

A. All you need to do is visit www.willscenter.com and follow the online instructions. You will need to create an account using the email and password of your choice.

Q. How do I sign my documents?

A. You simply need to print and sign your documents following the instructions on the coverage page of each document.

Q. Where can I get access to a notary?

A. Notaries are widely available at most banks, UPS and FedEx locations.

Visit www.willscenter.com
or contact your HR representative to [learn more](#).

Get started today by visiting
www.willscenter.com

1. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product. It is not available for customers situated in or individuals residing in GU, PR and VI. Domestic partnerships are not currently supported. 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.
2. MetLife's 2020 Premature Death Study.
3. Allied Services Integrated Health System Passion for Palliation & End of Life Care <https://www.allied-services.org/news/2018/january/passion-for-palliation-end-of-life-care/>. April 2023.

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.