

MetLife



As part of MetLife's Group Supplemental Life Insurance,¹ employees will receive the benefit of MetLife's Estate Resolution Services^{SM 2} (ERS) at no additional cost.

What's Covered?

Group Life Insurance Beneficiary: MetLife Estate Resolution ServicesSM covers the participating plan attorney's fees for:

- Telephone and office consultations to discuss matters related to probating the insured's estate.

Estate Representative: MetLife Estate Resolution Services covers the participating plan attorney's fees for the estate representative for the following probate services:

- Telephone and office consultations to discuss matters related to probating the insured's estate;
- Preparation of documents and representation at court proceedings needed to transfer the probate assets from the insured's estate to heirs;
- The completion of correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house; and
- Associated tax filings.

Out-of-Network Option

Beneficiaries and estate representatives have the option to retain an attorney outside of the Hyatt Legal Plan's network and receive reimbursement for the covered Estate Resolution Services up to a set dollar limit.

To take advantage of the reimbursement feature, first contact Hyatt Legal Plans at toll-free 800-821-6400 to request authorization and the fee reimbursement claim forms.

Exclusions

The following services are not covered by the 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; and frivolous or unethical matters.

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

¹ Supplemental Life includes the Buy-Up portion of Core Buy-Up for small businesses.

² Will Preparation is offered by Hyatt Legal Plans, Inc., 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. In certain

states, Will Preparation is subject to regulatory approval and is not currently available. 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.

Benefits for the **if in life**[®]