

MetLife Advantages for SEBB Program members

Life is full of “what ifs”, and life insurance can be crucial to reducing employees’ financial stress. But with the planning and support from MetLife, your employees can be confident that their families’ wellbeing is taken care of. MetLife AdvantagesSM provides actionable tools and resources to help your employees navigate life’s twists and turns so they can live their best lives.

For SEBB employee members

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

Beneficiary Claim Assistance⁶ (Delivering the Promise) 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 Assistance³ 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 Funeral Planning Guide on the MetLife website at metlife.com/funeralplanning. For more information call 1-888-319-7819.

Funeral Discounts & Planning Services⁴ 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 or by calling 1-866-853-0954 — to help make final wishes easier to manage.

Grief Counseling³ 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 by logging on to the TELUS Health website at one.telushealth.com (Username: metlifeassist; Password: support).

Total Control Account⁷ (TCA) Reduces 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 Solutions⁶ 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 Assistance⁵ (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.

Digital Estate Planning² Helps to ensure your final wishes are clear. Prepare or update a will, living will or power of attorney online. Log on to willscenter.com to register as a new user.

Empathy⁸ Gives beneficiaries complimentary access to 24/7 support for challenges that the loss of a loved one brings, helping save time, money, and stress. From settling the estate to dealing with grief, Empathy can offer guidance on a variety of topics to assist beneficiaries in navigating through the challenges that loss brings. Call 201-720-1584 to register via phone, or visit join.empathy.com/metlife.



Offered with Supplemental Life Insurance

Estate Resolution Services¹ 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 Services¹ 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. Included with Supplemental Life Insurance. Will Preparation and 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. For New York situated or principally located 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. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product, except individuals residing in any U.S. territory. 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.
3. 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.
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. 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. 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.
5. 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.
6. MetLife administers the Delivering the Promise and Transition Solutions program, and has arranged to have specially trained third-party financial professionals 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. Subject to state law, and/or group policyholder direction, the Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guaranty fund (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
8. 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.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your Plan Sponsor and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the booklet certificate. Life and AD&D coverages are provided under a group insurance policy (Policy Form GPN99/G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminate when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent or when a dependent spouse reaches age 70. Should your life insurance coverage terminate, for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

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.

