Gwinnett County Public Schools

Will Prep, Empathy and Digital Estate Planning

Will Prep

All benefits-eligible employees are able to take advantage of free Will Preparation services, for you and your family.

Virtually everyone needs a will. Without a will, a person's assets are generally distributed according to state law, regardless of his/her actual intentions. Having a will can help you document those important instructions – such as who inherits your property, who handles your affairs, and who will care for your children.

Call or Go Online

Access your benefits with your Eligibility ID. Getting your Eligibility ID is easy. This ID lets you worl with network attorneys without needing case numbers. First, you'll need to create your account by following these steps:

1. Visit members.legalplan.com (or call the Client Service Center at 1-800-821-6400).

2. Select either Basic Term Life or Supplemental Life coverage.

3. Next, select I obtained my policy/benefit through my employer, an association or a court ordered settlement. Type in Gwinnett County Public Schools in the employer name field.

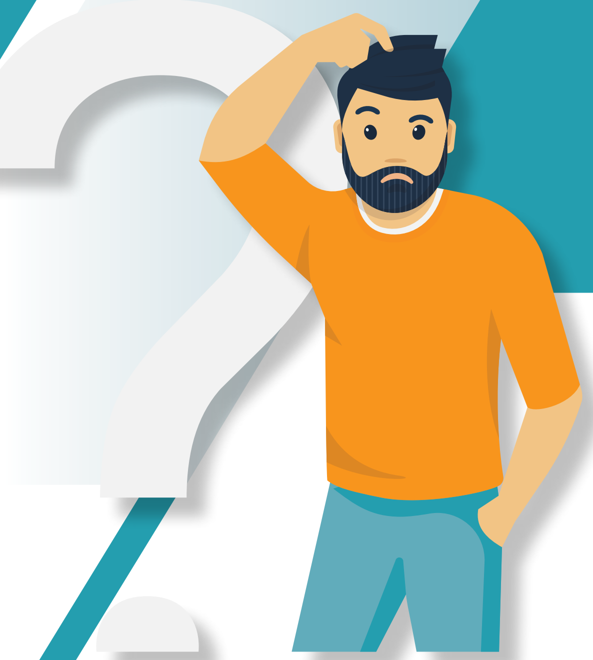
4. Once you create your account, you'll be assigned your Eligibility ID.

That's it! Next time you contact a network attorney, simply provide your Eligibility ID. It'll be located in the drop-down menu under your online profile. Your ID stays the same for the duration of your coverage - even if you work with different attorneys or have multiple covered issues.

You may also access Will Prep services at members.legalplans.com. If you have not created an account yet, you can do so with your first and last name, home address, phone number, employer name (Gwinnett County Public Schools), and email address. After creating an account, you will receive your Eligibility ID number. A MetLife customer service representative can also setup an online account with this same information and provide you the Eligibility ID number.

- Follow the simple instructions to create your online document.
- Return at your convenience to complete or update stored documents.

Frequently Asked Questions: Life Insurance Will Preparation Services



What are Will Preparation Services?
This service, offered through MetLife Legal Plans, fully covers attorney fees by a participating plan attorney for preparing or updating a will, living will or power of attorney.

Am I eligible for this service? You are eligible for this service if you are enrolled in MetLife's Supplemental Term Life coverage. As a life policyholder, your spouse also has access to this service.

What are the covered services?

Covered services:

- Preparing and updating wills, including complex wills and codicils, living wills and powers of attorney for both you and your spouse.
- In-person or telephone consultations with a participating plan attorney in a private and supportive environment.
- Unlimited access to prepare or update a will for as long as you continue to participate in a MetLife Group Life Plan.

Advantages include:

- Convenient access to a local attorney.
- Extensive network of more than 15,000 participating plan attorneys.
- Professional Client Service Center to assist you in locating an attorney.

Are ancillary documents included?
Yes. Assistance with ancillary documents such as all living wills, codicils, testamentary trusts and powers of attorney are included with this service.

Exclusions: There is an additional fee associated with living trusts and tax planning needs. The participating plan attorney can provide guidance on living trusts and how to approach tax issues related to a will. The attorney will provide a written fee statement detailing any associated costs in advance of providing these services.

Are there additional fees charged to my plan? No. Covered services are available at no additional cost to you with your MetLife Group Life Plan. There will be no claim forms or co-payments to file - fees are included in your plan and the attorney handles all the paperwork. If you ask the attorney to provide additional work that is not fully covered under this service, the attorney will provide a written fee statement detailing any associated costs in advance of providing the service.

How can I access this service?
Simply contact a Client Services representative to get started.

- Call MetLife Legal Plans' toll-free number at 1-800-821-6400.
- Provide your company name, customer number (109945) and the last 4 digits of the life policy holder's Social Security number.

The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

Is there a limit to how often I can update my will? No. As long as you are an active participant in a MetLife Group Plan, you can meet with a participating plan attorney as often as you deem necessary to keep your will up-to-date.

How often should I review and update my will? It's good practice to review your will every 5 to 10 years with an attorney and it's especially important to review a will whenever a life-changing event occurs such as marriage, divorce, birth of a child, etc.

What is the average wait time to meet with a participating attorney?
Average wait time can vary depending on individual circumstances. Appointments are typically made within one business day of initial contact and most participating plan attorneys offer evening and Saturday appointments.

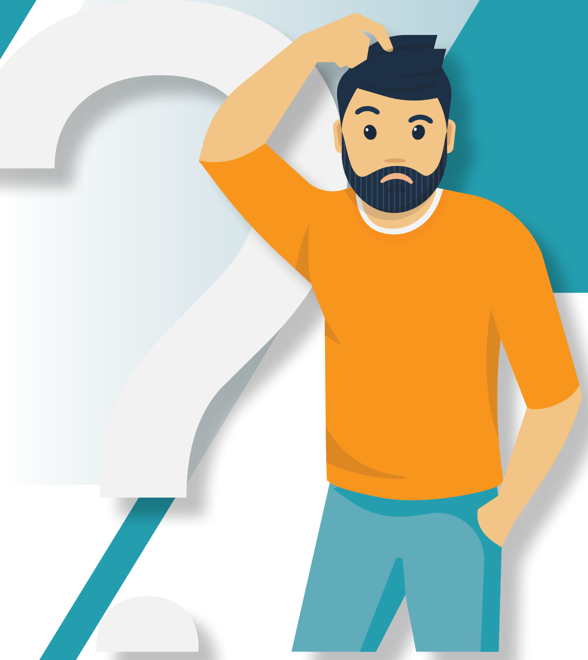
Can I use an attorney outside MetLife Legal Plans' network? Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule. However, you will be responsible for any attorney fees that exceed the reimbursed amount.

What is the average turnaround time to prepare or update a will? Wills can vary in complexity, but can generally be produced in approximately a week. The attorney will take as much time as needed to work with you to meet your needs.

Does my spouse need a joint will with me in order to take advantage of this service? No. You and your spouse can prepare separate wills with a participating plan attorney.

For questions, please contact the Benefits team at Benefits@gcpsk12.org.

Frequently Asked Questions: Life Insurance Will Preparation Services



Am I responsible for storing the executed documents? Yes, The Metlife Legal Plans Network Attorney will provide the original will to you upon its completion. The attorney will provide advice on how to properly store the will, but it is your responsibility to store the will in a safe place.

What are my options if I am not satisfied with the service provided by a participating plan attorney? Metlife Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If you are dissatisfied with the service provided by a participating plan attorney, you can notify Metlife Legal Plans and they will work with you to resolve any issues to your satisfaction.

What are the minimum requirements for an attorney to be part of Metlife Legal Plans network? The managing attorney at a firm is required to have a minimum of eight of years experience to be in the network and must adhere to a "code of excellence."

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Does my spouse need a joint will with me in order to take advantage of this service? No. You and your spouse can prepare separate wills with a participating plan attorney.

Does this feature provide translation services for participants for whom English is not their primary language? Yes, Network Attorneys have access to translation services and some attorneys have alternate language abilities.

Digital Estate Planning

This digital only option provides a do-it-yourself only tool to create a Last Will and Testament, Advance Healthcare Directive (Living Will) and/or Durable Financial Power of Attorney at www.metlife.com/estateplanning.

Follow the online instructions which include creating a password of your choice. Once you complete a document(s), you may print it/them to be notarized.

Empathy

MetLife's partnership with 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.

The service includes an on-demand care manager for guidance for probate and estate settlement, and emotional support and help dealing with grief. Contact Empathy at (201) 720-1584 or join.empathy.com/metlife.

Other assistance includes help with locating and prioritizing bills and debt, guidance on income and estate taxes, and closing open accounts.

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