



# We're here when you need us.

Every step of the way.



## **Empathy<sup>1</sup> Services**

MetLife has partnered with Empathy to provide a **confidential, personalized Care Plan and dedicated Care Manager** to help you navigate through the weeks and months ahead. Empathy can provide you with support and guidance beyond the life claim.

#### Empathy can help you with:

- Understanding what comes next after your loss
- Probate and estate settlement
- Closing accounts (financial, social media, memberships, etc.)
- Clearing your loved one's home
- Funeral planning



#### There are several ways to access your Empathy account:

- Visit join.empathy.com/met-team or scan the QR code.
- Download the Empathy app via the App Store or Google Play and use access code MET-B24.
- Call 1-201-720-1584, 9:00 a.m. 9:00 p.m. Eastern time (6:00 a.m. 6:00 p.m. Pacific time)

### **Additional MetLife Services:**

Grief Counseling <sup>2</sup>	Provides you and your dependents up to five private, face-to-face counseling sessions per event with a professional grief counselor. Sessions may also be held over the phone.  Call LifeWorks, US Inc. 24 hours a day, 7 days a week at  1-888-319-7819. You can also visit  metlifegc.lifeworks. com (username: metlifeassist; password: support).
Delivering the Promise <sup>3</sup>	Access to financial counseling and assistance with your life insurance claim.  Call <b>1-877-275-6387</b> and ask to be connected with a <i>Delivering the Promise</i> specialist.
Will Prep and Estate Planning <sup>4</sup>	Create a Will and other important documents in as little as 15 mins online.  Visit metlife.com/estateplanning to learn more.
Claim filing guidance	Our claims team can provide step-by-step guidance through the claims process and connect you to available services included at no cost.  Call <b>1-800-638-6420</b> .

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.

Empathy services are included with Term, Supplemental, Group Universal Life, Accidental Death & Dismemberment and Dependent Life coverages.

2 Grief Counseling 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.

3 MetLife administers the Delivering the Promise 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.

4 Digital Estate Planning with online notary is only available to individuals with supplemental term life insurance (not sitused in FL), Worksite Whole Life, and certain GVUL/GUL plans and is not available for individuals located in any U.S. territory. Domestic partnerships are not currently supported; however, if you have supplemental life coverage and are in a domestic partnership, you may use a MetLife Legal Plans attorney for your planning needs. If you are unable to access the legalplans.com/estateplanning website, you can find a network attorney by calling MetLife Legal Plans at 1-800-821-6400, Monday through Friday, 8am-8pm EST. You will need to provide your company name, customer number and the last 4 digits of the policyholder's social security number. 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. Online Notary is not included with basic or dependent life. Digital Estate Planning without online notary is available to all individuals regardless of any MetLife relationship or product, except those located in any U.S. territory.

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.

