

Estate Resolution Services



MetLife

You and Your Loved Ones Have the Support You Need

You now have the opportunity to enroll in MetLife's Supplemental Life insurance to help financially ensure that your family and loved ones are adequately prepared without you. Enrolling in Supplemental Life insurance will also ensure that valuable legal assistance is available to estate representatives and beneficiaries through MetLife Estate Resolution Services^{SM1} (ERS). Included with your life insurance coverage, ERS can be used for your estate as well as your spouse's/domestic partner's estate.

ERS gives estate representatives access to Hyatt Legal Plans' network of more than 13,500 participating attorneys for face-to-face or telephone consultation at no additional cost. Estate representatives can get the legal help they need with this great benefit that provides:

- **Face-to-face consultations:** estate representatives can meet with an attorney to discuss matters relating to probating your and your spouse's/domestic partner's estates.
- **Preparation and representation:** document preparation and representation needed at court proceedings is available to execute the transfer of probate assets from the deceased's estate to the heirs.
- **Correspondence and tax filings:** any correspondence needed to transfer non-probate assets may be completed by an attorney, as well as any associated filings.
- **Coverage for attorney fees:** All participating plan attorney fees for included services are covered through the plan. Out of network option is available according to a set fee schedule.*

Beneficiaries can also use the ERS benefit to consult an attorney to discuss general questions about the probate process.

Accessing the Estate Resolution Service is easy.

Once your Supplemental Life Insurance becomes effective, the services will automatically be available. To access the services, estate representatives or beneficiaries simply:

- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Provide the Client Service Representative with the employee's company name, customer number (166124] and the last 4 digits of the insured employee's Social Security number.
- The Client Service Representative will give the estate representative or beneficiary a case number, and help locate a Hyatt plan attorney who will handle all the paperwork.

* MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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. 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.

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

Metropolitan Life Insurance Company

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