

MetLife



THE
FACE-TO-FACE
ADVANTAGE

Personal Legal Services to Meet Employees' Needs

OFFER A BENEFIT THAT'S A **CUT ABOVE** THE REST

HELP BUILD FINANCIAL STABILITY FOR YOUR EMPLOYEES

Employees are concerned about taking the right steps to protect their assets and plan for their financial future, and they are looking to the workplace for assistance. In fact, 72% of employees are very interested in their employer providing programs to help them make decisions about their financial needs.¹ Providing convenient access to legal resources designed to meet employees' needs can help reduce their stress, ultimately increasing productivity and reducing absenteeism in the office.

The legal services available through our two separate offerings, Will Preparation and Estate Resolution Services,² can elevate your benefits to the next level. With personal face-to-face support for difficult planning issues, these services can enhance employee appreciation for supplemental coverage. MetLife's legal services are one of many value-added features that offer a convenient, affordable way to increase retention and promote loyalty with little to no impact to your bottom line.



PERSONAL INTERACTION

WHEN IT MATTERS MOST

FACE-TO-FACE PERSONALIZED EXPERIENCE FOR YOUR EMPLOYEES AND THEIR FAMILIES

When it comes to estate planning or memorializing individuals' wishes when they cannot act for themselves, conversations about these legal topics are often best resolved in person. MetLife's face-to-face legal services provide a supportive, private environment — promoting a unique personalized experience not common in other plans. It is a valuable legal resource your employees can utilize today and in the future.

Whether employees are looking to prepare a will, living will or powers of attorney, these face-to-face legal services can help alleviate the burden with:

- 13,000 Hyatt network attorneys — making it easy to find one in every community
- Flexibility to go out of network³
- Simple process with award-winning service and experienced help to get started through Hyatt Legal's toll-free number⁴

THE VALUE OF METLIFE'S **FACE-TO-FACE** LEGAL SERVICES...

TO EMPLOYERS

Plan's benefits enhanced as part of standard plan design

No additional work required

Helps increase employee productivity and loyalty

Demonstrates your concern for employees' overall financial well-being

TO EMPLOYEES

Unlimited access to Hyatt Legal Attorneys

Choice of consultations: face-to-face or by telephone

Peace of mind knowing loved ones' futures are more secure

Personal resource to help create estate planning documents

PROTECTION FOR YOUR EMPLOYEES AND THEIR FAMILIES

FACE-TO-FACE WILL PREPARATION, LIVING WILLS AND POWERS OF ATTORNEY

Many employees do not have a will. Some may think it's too expensive, too complicated or simply think they don't own many assets. Unfortunately, this may mean that an employee's last wishes aren't carried out. Plus, not having a will can cause unnecessary stress and leave difficult decisions to family members or to the courts (e.g., guardianship of minor children).

Face-to-face Will Preparation can reduce these complications by offering:

- **Unlimited access:** Employees and their spouses/domestic partners can
 - consult with an attorney to prepare a will
 - meet with an attorney on an ongoing basis to update or revise a will
- **Protection for the unexpected:** Living wills and powers of attorney can also be prepared to help ease the stress involved when individuals become unable to make their own decisions.
- **Coverage for services:** There is no charge for legal services as long as they are provided by a network participating attorney.³ Plus, your employees can make as many updates as they need, as often as they want.

EMPLOYEES ARE **NOT PREPARED**⁵....



71%
ARE
WITHOUT
POWERS OF
ATTORNEY



60%
ARE
WITHOUT
A WILL

PERSONAL ASSISTANCE DURING DIFFICULT TIMES

ESTATE RESOLUTION SERVICES

Dealing with the death of a loved one is difficult enough. The details involved with probating the deceased's estate should not add to that stress.

Estate Resolution Services provides personal legal assistance for the executor/administrator probating the estate of the insured or the insured's spouse/domestic partner. Covered services include:

- **One-on-one consultations:** estate representatives can meet with an attorney to discuss matters relating to probating the deceased's estate. Beneficiaries can also consult an attorney to discuss general questions regarding the probate process.
- **Preparation and representation:** documentation and representation needed at court proceedings is provided to execute the transfer of probate assets from the deceased's estate.
- **Correspondence and tax filings:** any correspondence needed to transfer non-probate assets will be completed by an attorney, as well as any associated tax filings.
- **Coverage for fees:** Estate Resolution Services offers great financial value since all participating attorney fees for included services are covered through the plan.³



LIKE MOST LIFE INSURANCE POLICIES, METLIFE GROUP LIFE INSURANCE POLICIES CONTAIN CERTAIN EXCEPTIONS, WAITING PERIODS, REDUCTIONS, LIMITATIONS AND TERMS FOR KEEPING THEM IN FORCE. PLEASE CONTACT YOUR METLIFE REPRESENTATIVE FOR COMPLETE DETAILS.

1 MetLife's 10th Annual Employee Benefits Trends Study, 2011.

2 Will Preparation and 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. For New York-situated 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.

3 Plan participants also have the flexibility of using an attorney who is not participating in the Hyatt Legal Plans network and being reimbursed for covered services according to a set fee schedule. In that case, participants will be responsible for any attorney's fees that exceed the reimbursed amount.

4 2013 American Business Awards, Gold Stevie Award, Customer Service Department of the Year.

5 PWC Employee Financial Wellness Survey, April 2014.



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