

# Basic Term Life / AD&D



## MetLife

**Plan Design for: The City of Bay City**  
**Original Plan Effective Date: October 1, 2016**  
**For All Active Full Time Employees working at least 30 hours per week**

<b>Basic Life</b>	\$20,000
<b>Accidental Death &amp; Dismemberment</b>	An amount equal to Your Basic Life Insurance.
<b>Plan Maximum</b>	\$20,000
<b>Non-Medical Maximum</b>	\$20,000
<b>Age Reduction Formula</b>	Other
<b>Employee Contribution</b>	
• <b>Basic Life</b>	0%
• <b>AD&amp;D</b>	0%

#### Term Life Features (1)

- Continuation of Life insurance while totally disabled as defined by the Group Policy (2)
- Accelerated Benefits Option (3)
- Total Control Account® (4)
- Portability (5)

#### AD&D Features (1)

- Seat Belt Benefit (6)
- Common Carrier Benefit
- Air Bag Benefit
- Total Control Account®

## What Is Not Covered?

Like most insurance plans, this plan has exclusions. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases when your Life and AD&D contributions cease, or upon termination of the group insurance policy. 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.

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 employer. Specific details regarding these provisions can be found in the certificate. If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

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(1) Features may vary depending on jurisdiction.

(2) Total disability or totally disabled means your inability to do your job and any other job for which you may be fit by education, training or experience, due to injury or sickness. Please note that this benefit is only available after you have participated in the Basic/Supplemental Term Life Plan for 1 year and it is only available to the employee.

(3) When life expectancy is certified by a physician to be 12 months or less. The Accelerated Benefits Option (ABO) is subject to state availability and regulation. The ABO benefits are intended to qualify for favorable federal tax treatment in which case the benefits will not be subject to federal taxation.

This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family.

(4) The Total Control Account (TCA) is provided for all Life and AD&D benefits of \$5,000 or more. The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCAs are maintained in MetLife's general account and are subject to MetLife's creditors. MetLife bears the investment risk of the assets backing the TCAs, and expects to receive a profit. Regardless of the investment experience of such assets, the interest credited to TCAs will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

(5) Subject to state availability. To take advantage of this benefit, coverage of at least \$10,000 must be elected.

(6) The Seat Belt Benefit is payable if an insured person dies as a result of injuries sustained in an accident while driving or riding in a private passenger car and wearing a properly fastened seat belt \_or a child restraint if the insured is a child\_. In such case, his or her benefit can be increased by 10 percent of the Full Amount — but not less than \$1,000 or more than \$25,000.

# Supplemental Term Life



## MetLife

### Plan Design for: The City of Bay City

Original Plan Effective Date: October 1, 2016

For All Active Full Time Employees working at least 30 hours per week

**Build Your Benefit** With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

	Employee	Spouse & Child	
		Spouse <sup>1</sup>	Child
<b>Life Coverage:</b> provides a benefit in the event of death <b>Schedules:</b>	Increments of \$10,000	Increments of \$5,000	Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
<b>Non Medical Maximum</b>	\$100,000	\$30,000	\$10,000
<b>Overall Benefit Maximum</b>	The lesser of 5 times Your Basic Annual Earnings, or \$500,000	\$100,000	\$10,000
<b>AD&amp;D Coverage:</b> provides a benefit in the event of death or dismemberment resulting from a covered accident <b>Schedules:</b>	Yes (benefit amount is same as Supplemental Term Life coverage)	Yes (benefit amount is same as Supplemental Term Life coverage)	Yes (benefit amount is same as Supplemental Term Life coverage)
<b>AD&amp;D Maximum</b>	Maximum amount is same as Supplemental Term Life coverage	Maximum amount is same as Supplemental Term Life coverage	Maximum amount is same as Supplemental Term Life coverage
<b>Employee Contribution</b>	100%	100%	100%

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

**To request coverage:**

1. Choose the amount of employee coverage that you want to buy.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below. Note: Premiums are based on your age, not your spouse's.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum, please see your Human Resources representative for a medical questionnaire that you will need to complete.) Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

Employee Age	Employee & Spouse Coverage – Weekly Premium For:						
	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000	
Under 30	\$0.07	\$0.14	\$0.27	\$0.54	\$0.68	\$1.36	
30-34	\$0.07	\$0.14	\$0.27	\$0.54	\$0.68	\$1.36	
35-39	\$0.10	\$0.21	\$0.41	\$0.82	\$1.03	\$2.05	
40-44	\$0.16	\$0.32	\$0.64	\$1.28	\$1.60	\$3.21	
45-49	\$0.28	\$0.55	\$1.10	\$2.21	\$2.76	\$5.52	
50-54	\$0.43	\$0.85	\$1.70	\$3.41	\$4.26	\$8.52	
55-59	\$0.74	\$1.47	\$2.95	\$5.90	\$7.37	\$14.75	
60-64	\$0.85	\$1.71	\$3.41	\$6.82	\$8.53	\$17.05	
65-69	\$2.12	\$4.24	\$8.49	\$16.98	\$21.22	\$42.44	
70+	\$2.53	\$5.05	\$10.10	\$20.21	\$25.26	\$50.52	

Due to rounding, your actual payroll deduction amount may vary slightly.

Dependent Child Coverage <sup>2</sup> Weekly Premium For:	
\$1,000	\$0.07
\$2,000	\$0.13
\$4,000	\$0.26
\$5,000	\$0.33
\$10,000	\$0.65

### Features available with Supplemental Life

**Will Preparation Service†** Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Supplemental Term Life coverage, you will have in person access to Hyatt Legal Plans' network of 11,500+ participating attorneys for preparing or updating a will, living will and power of attorney. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney. To obtain the legal plan's toll-free number and your company's group access number, contact your employer or your plan administrator for this information.

**MetLife Estate Resolution Services (ERS)†** is a valuable service offered under the group policy. A Hyatt Legal Plan attorney will consult with your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator.. This can help alleviate the financial and administrative burden upon your loved ones in their time of need.

**Portability\*:** If your present employment ends, you can choose to continue your current life benefits.

### What Is Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates 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. 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.

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 employer and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the certificate.

If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms and conditions for keeping them in force. Please see your certificate for complete details.

1. Spouse amount cannot exceed 50% of the employee's Supplemental Life benefit.
  2. Child benefits for children under 6 months old are limited.
- † Will Preparation and MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., 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. Will Preparation and Estate Resolution Services are subject to regulatory approval and currently available in all states. 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.

\*Subject to state availability. To take advantage of this benefit, coverage of at least \$10,000 must be elected.



# Will Preparation Service

## Frequently Asked Questions



# MetLife

<p><b>What is the Face-to-Face Will Preparation service?</b></p>	<p>Will Preparation,<sup>1</sup> part of a robust continuum of value-added services, is a living benefits feature offering face-to-face and telephone consultations to employees through Hyatt Legal Plans Inc., a MetLife company, as a part of MetLife's Group Life Plans. This service fully covers attorney fees for preparing and updating a will when using a participating plan attorney.</p>
<p><b>Who is eligible to participate in the Will Preparation service?</b></p>	<p>Employees who participate in MetLife's Group Variable Universal Life, Group Universal Life or Supplemental Term Life Plans are eligible.</p>
<p><b>What's included?</b></p>	<p>Will Preparation provides participants in a MetLife Group Life Plan access to attorney services to complete the entire process of creating and updating a will. Highlights include:</p> <ul style="list-style-type: none"> <li>• Full-service options to prepare and update wills, including complex wills and codicils, living wills and powers of attorney, for both you and your spouses/domestic partners.</li> <li>• Face-to-face and telephone consultations with a Hyatt Legal Plans' participating plan attorney.</li> <li>• Unlimited access to update a will for as long as you continue to participate in the MetLife Group Life Plan.</li> </ul> <p>Plus:</p> <ul style="list-style-type: none"> <li>• Convenient access to a local attorney.</li> <li>• Hyatt's network of over 14,000 participating plan attorneys.</li> <li>• Hyatt's award-winning Client Service Center to assist in locating an attorney.<sup>2</sup></li> </ul>
<p><b>Are ancillary documents covered?</b></p>	<p>All living wills, codicils, testamentary trusts and powers of attorney are included. This service does not include fees associated with living trusts and tax planning needs. However, the participating plan attorney can provide guidance on living trusts and how to approach tax issues related to a will. If you or your spouse/domestic partner choose to have a living trust created, the participating plan attorney will provide a written fee statement detailing any associated costs in advance.</p>
<p><b>Is there a fee charged to the Plan?</b></p>	<p>Will Preparation Service is an option included in MetLife's Group Variable Universal Life, Group Universal Life or Supplemental Term Life coverages at no additional cost to participating employees and their spouses/domestic partners.</p>
<p><b>How do I access this service?</b></p>	<p>It's easy and convenient for you to access this service:</p> <ul style="list-style-type: none"> <li>• You can call a toll-free telephone number, 1-800-821-6400, to speak with a Hyatt Legal Plans' Client Service Representative.</li> <li>• You will need to provide your company name, group number (if available) and the last 4 digits of your Social Security or Employee number.</li> <li>• Client Service Representatives assist you in locating participating plan attorneys in the requested location, and provide you with case numbers to give to the participating plan attorney of your choice.</li> <li>• When using a participating plan attorney, no claim forms or co-payments are required.</li> </ul>

<b>Is there a limit to the number of times a will can be updated?</b>	No. As long as you participate in the MetLife Group Plan, you and your spouse/ domestic partner can consult face-to-face and via telephone with a participating plan attorney as often as you deem necessary to keep your will, living will and power of attorney up-to-date.
<b>How often should I review and update my will?</b>	You should review your will every 5 to 10 years with an attorney. It is prudent to review a will, living will and power of attorney whenever a life-changing event occurs such as: marriage, divorce, birth of a child, etc.
<b>What is the average wait time to see a participating attorney?</b>	The 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.
<b>Can I use an attorney outside Hyatt Legal Plans' network?</b>	Yes. If you choose to use an attorney who does not participate in the Hyatt Legal Plans' network, you will receive reimbursement for covered services according to a set fee schedule. Once Hyatt is notified that an out-of-network attorney has been chosen, you will receive a claim form and information material, including a Fee Reimbursement Schedule. In this case, you will be responsible for any attorney fees that exceed the reimbursed amount.
<b>What is the average turnaround time to prepare or update a will?</b>	Wills can vary in complexity, but in general are typically produced in approximately a week. The attorney will take as much time as needed to work with you and your spouse/domestic partner to meet your needs.
<b>Are there any hidden fees or charges associated with this service?</b>	No. All attorney fees, when using a participating plan attorney, for preparing and updating a will, living will and power of attorney are covered under the Will Preparation Service. However, if the attorney receives a request 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.
<b>Does my spouse/domestic partner need a joint will with me in order to take advantage of this service?</b>	No. You and your spouse/domestic partner will be able to prepare your own separate wills with a participating plan attorney. If after discussing your needs, a joint will is desired and is recommended by the attorney and allowed in the state, one can be prepared.
<b>Does this feature provide translation services for participants who may not use English as their primary language?</b>	Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.
<b>Am I responsible for storing the executed documents?</b>	Yes. Upon completion of your will, you will be provided with the original will by the attorney. It is your responsibility to store the will in a safe place. The participating plan attorney will provide you with advice on how to properly store the will.
<b>What are my options if I am not satisfied with the service provided by a participating plan attorney?</b>	Hyatt 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 should notify Hyatt. Hyatt will work to resolve any issues to your satisfaction. An out-of-network option is also available, if you prefer to utilize an attorney who does not participate in Hyatt Legal Plans' network.

<p><b>Are there any minimum requirements for an attorney to join the Hyatt network?</b></p>	<p>Yes. An attorney must satisfy a number of requirements to become a member of Hyatt Legal Plans' attorney network. A few of the qualification requirements include:</p> <ul style="list-style-type: none"> <li>• Minimum 7 years experience,</li> <li>• Malpractice insurance,</li> <li>• Superior customer service attitude, and</li> <li>• A desire to serve new clients.</li> </ul> <p>Hyatt requires a sufficient number of attorneys engaged full time in the general practice of law, with fully staffed offices. Once an attorney becomes a member of the Hyatt attorney network the attorney must adhere to a "code of excellence." If it is determined that a participating plan attorney does not meet these high standards, the attorney will be removed from the network. Participating plan attorney files are audited on a regular basis to ensure adherence to Hyatt standards. Physical visits to the busiest firms are conducted.</p>
<p><b>What is the turnover rate for attorneys in the network?</b></p>	<p>The turnover rate for participating plan attorneys is less than 5% per year.</p>
<p><b>What are the most frequent reasons an attorney would request to be removed from the network?</b></p>	<p>Attorneys typically request removal due to low referrals, retirement and/or promotions to public offices.</p>

<sup>1</sup> Will Preparation is 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-sitused 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.

<sup>2</sup> 2013 American Business Awards, Gold Stevie Award, Customer Service Department of the Year.

# MetLife

**Metropolitan Life Insurance Company**  
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New York, NY 10166  
www.metlife.com



## ESTATE RESOLUTION SERVICES<sup>SM</sup>

Providing support and guidance when employees need it most.

### Frequently Asked Questions

<b>What is Face-to-Face Estate Resolution Services?</b>	Estate Resolution Services <sup>1</sup> is a service offered through MetLife's Group Life Plans that offers employees face-to-face or telephone consultations with an attorney to probate their estate or their spouse's/domestic partner's estate, and also provides advice and consultation to the beneficiaries. The service is offered through Hyatt Legal Plans Inc., a MetLife company. Attorneys' fees for these services are covered when using a participating plan attorney.
<b>Who is eligible for Estate Resolution Services?</b>	Participants in MetLife's Group Variable Universal Life, Group Universal Life, Supplemental Term Life or Voluntary Retiree Life Plans are eligible.
<b>Does the employee's spouse/domestic partner have to be insured under the group plan?</b>	Estate Resolution Services is included with the employee's coverage. The spouse/domestic partner does not have to be insured under the group plan for the service to be available.
<b>What is probate?</b>	Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased person's property. If there is a will, it is "probated" to prove it is valid and authentic. If there is no will, an alternative process is used for administering and settling the estate.
<b>What services are included for the executor or administrator of the estate?</b>	The executor or administrator of the estate has access to attorney services related to probating the estate. Highlights include: <ul style="list-style-type: none"><li>• Telephone or face-to-face consultations to discuss probating the estate</li><li>• Document preparation and representation in court to transfer probate assets from the deceased to the heir</li><li>• Preparation of documents needed to transfer non-probate assets such as joint bank accounts, stock accounts, proceeds from insurance policies, or a house</li><li>• Associated tax filings</li></ul> Plus: <ul style="list-style-type: none"><li>• Convenient access to a local attorney</li><li>• Hyatt's network of over 13,400 participating plan attorneys</li><li>• Hyatt's award-winning Client Service Center to assist in locating an attorney<sup>2</sup></li></ul>
<b>Are Estate Resolution Services only available to the executor/administrator of the estate?</b>	No. The beneficiary or beneficiaries are also able to meet with a participating plan attorney to discuss general questions about the probate process.

Customer-Focused Solutions | Exceptional Service | Proven Expertise

**MetLife**

## Frequently Asked Questions

<p><b>Are there any exclusions?</b></p>	<p>Yes. The following are excluded:</p> <ul style="list-style-type: none"> <li>• Situations where there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate</li> <li>• A dispute between the policyholder, employer, plan attorney, MetLife and/or any of its affiliates</li> <li>• Disputes involving statutory benefits</li> <li>• 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 or frivolous or unethical matters</li> </ul>
<p><b>How do beneficiaries or estate representatives access this service?</b></p>	<p>It's easy and convenient for beneficiaries or estate representatives to access this service:</p> <ul style="list-style-type: none"> <li>• Beneficiaries and/or executors/administrators simply call a toll-free telephone number: 1-800-821-6400 to speak to a Hyatt Legal Plans' Client Service Representative</li> <li>• Beneficiaries and/or executors/administrators provide the employee's company name, group number (if available), and the last 4 digits of the insured employee's Social Security number</li> <li>• Client Service Representatives assist the beneficiaries and/or executors/administrators in identifying participating plan attorneys in the requested location, and provide them with case numbers to give to the participating plan attorneys of their choice</li> <li>• When using a participating plan attorney, no claim forms or co-payments are required—the attorney handles all the paperwork</li> </ul>
<p><b>What is a non-probate property or asset?</b></p>	<p>A non-probate property or asset is any asset whose ownership is automatically transferred without being subject to the probate process, such as one held in "joint tenancy with right of survivorship," or "payable on death" ownership. Life insurance proceeds are generally not subject to the probate process because the beneficiary is designated to receive the benefits. There may be tax issues related to these assets even if they are not part of the probate estate.</p>
<p><b>Are all individuals subject to probate?</b></p>	<p>Any individual who owns property that does not automatically pass to another person by operation of law or contract is considered to have an estate subject to probate. Some states may have a simplified procedure for some estates.</p>
<p><b>Why add Estate Resolution Services?</b></p>	<p>Probate can be a complex and expensive process. Having an experienced professional complete all paperwork and filings based on the location jurisdictions will ensure it's completed properly.</p>
<p><b>Doesn't everything pass to the spouse without going through probate?</b></p>	<p>No. Each state has its own laws of how to distribute assets if a will does not exist.</p>
<p><b>How long does probate usually take?</b></p>	<p>The process varies based on the complexity of the estate. It could take as little as a few months or over a year.</p>
<p><b>Are there any costs to the probate process that the executor/administrator will have to bear?</b></p>	<p>MetLife's Estate Resolution Services covers the cost of attorney fees to probate the estates of the insured and the insured's spouse/domestic partner. Typical costs incurred outside of attorney fees, whether or not MetLife Estate Resolution Services are used, include:</p> <ul style="list-style-type: none"> <li>• Court costs, filing, recording and transcript fees</li> <li>• Witness, appraiser and guardian ad litem fees</li> </ul>
<p><b>Is the service any different if a person dies with or without a will?</b></p>	<p>No. The services provided are the same, although they may require different filings or have different requirements.</p>

## Frequently Asked Questions

<p><b>Can an estate be probated without a face-to-face meeting?</b></p>	<p>No. Settling an estate may require signatures of the beneficiaries and/or executors/administrators of the estate.</p>
<p><b>What if there are co-executors/co-administrators?</b></p>	<p>The attorney for the estate will coordinate between all co-executors/co-administrators involved in settling the estate.</p>
<p><b>Can beneficiaries and/or executors/administrators use an attorney outside Hyatt Legal Plans' network?</b></p>	<p>Yes. Beneficiaries and/or executors/administrators who choose to use an attorney that is not within the plan will receive a reimbursement for services as long as they are covered and based on pre-set fees. Once Hyatt is notified that an out-of-network attorney has been chosen, a claim form and information material, including an Out-of-Network Attorney Fee Schedule, will be provided to the beneficiary and/or executor/administrator. The benefit amount may not cover all of the attorney's fees and expenses, and the amount reimbursed will never be more than the attorney's actual charges.</p>
<p><b>What is the average wait time to see a participating attorney?</b></p>	<p>The average wait time can vary, however, most appointments are made within one business day of contacting an attorney. Most attorneys provide evening and Saturday appointments.</p>
<p><b>Are there any hidden fees or charges associated with this service?</b></p>	<p>No. When using a participating attorney to probate the estate, there are no additional attorney's fees. If the employee requests work not covered under the Estate Resolution Services, the attorney will provide a written fee statement.</p>
<p><b>Will beneficiaries and/or executors/administrators be sold any additional services when they meet with a participating plan attorney?</b></p>	<p>No. During the initial meeting, the employee and attorney review the best plan of action to meet the employee's needs. Typically employees that use the Estate Resolution Services are not charged any additional fees. If additional services are required, the attorney will discuss fees up front.</p>
<p><b>Does this feature provide translation services for beneficiaries and/or executors/administrators for whom English is not their primary language?</b></p>	<p>Yes. Participating plan attorneys have access to a translation service or the employee may be able to find a multilingual attorney within the plan.</p>
<p><b>What are the options if a beneficiary and/or executor/administrator is not satisfied with the service provided by a participating plan attorney?</b></p>	<p>Hyatt Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If a beneficiary and/or executor/administrator is unhappy with the service provided by the attorney, they should notify Hyatt. Hyatt will fix any issues and ensure the employee is satisfied with the outcome. If the beneficiary or executor/administrator prefers to use an attorney that does not participate in Hyatt Legal Plans' network, there are out-of-network options available.</p>
<p><b>What plan contracts are required to utilize this service?</b></p>	<p>No additional plan contracts are required. A simple amendment to the group policy is all that's required.</p>
<p><b>How will I know if this benefit is being utilized?</b></p>	<p>Upon request, your MetLife account representative can provide the information.</p>

## Frequently Asked Questions

<p><b>Are there any minimum requirements for an attorney to join the Hyatt network?</b></p>	<p>Yes. Hyatt Legal has several requirements for the attorneys that join the plan. These include:</p> <ul style="list-style-type: none"> <li>• Minimum 7 years experience</li> <li>• Malpractice insurance</li> <li>• Superior customer service attitude</li> <li>• A desire to serve new clients</li> </ul> <p>Hyatt attorneys are full-time practicing attorneys, with fully staffed offices. Their files are audited on a regular basis with physical visits to the busiest offices, to ensure they are meeting the Hyatt standards. Once an attorney becomes a member of the Hyatt network, he/she must adhere to a "code of excellence." If an attorney does not meet these high standards, he/she will be removed from the network.</p>
<p><b>What is the turnover rate for attorneys in the network?</b></p>	<p>The turnover rate for plan attorneys participating in the Hyatt Legal Plans network is less than 5% per year.</p>
<p><b>What are the most frequent reasons for attorneys to request to be removed from the network?</b></p>	<p>Attorneys typically leave the group due to low referrals, retirement and/or promotions to public offices.</p>
<p><b>Are there any communications I can use to announce this new service to my employees?</b></p>	<p>Yes. MetLife has customizable materials that can be distributed through email, voice mail or newsletter to alert your employees of this new service now available through their Group Supplemental Life coverage.</p>
<p><b>Is the Plan eligible for other Hyatt Legal services?</b></p>	<p>Yes. As part of MetLife Advantages<sup>SM</sup>, your GVUL, GUL, Supplemental Term or Voluntary Retiree Life plan also includes Face-to-Face Will Preparation Service<sup>1</sup> offered through Hyatt Legal Plans. This service complements Face-to-Face Estate Resolution Services by providing employees and their spouses/domestic partners with legal assistance to create or update wills, living wills and powers of attorney.</p>

**METLIFE IS COMMITTED TO HELPING MAKE BENEFITS ADMINISTRATION EASY.**

**Contact your MetLife representative today.**

1. Included with Supplemental Life Insurance, Will Preparation and 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.
2. 2013 American Business Awards, Gold Stevie Award, Customer Service Department of the Year.

# MetLife

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