



## More than Life Insurance Protection



Valuable services included with State of Georgia's life insurance plan to help you and your loved ones navigate what life may bring, at no additional cost to you. See below on ways to access these services in your time of need.

Planning for the future	Services		Call or Visit
Estate Planning Services <sup>1,6</sup>	Choose to complete wills and other important estate planning documents quickly and easily online. If you have Supplemental Life, you can work one-on-one with an attorney, in-person or on the phone.		MetLife Legal Plans legalplans.com/estateplanning
Assisting through life's changes	Services	Call or Visit	
Portability <sup>4</sup>	Option to take your MetLife coverage with you if you retire or leave the company	1-888-252-3607 f	or questions regarding portability
Transition Solutions <sup>3</sup>	Financial products and services to help you with benefit changing events	1-877-ASK-MET7 (1-877-275-6387) to speak with a local financial representative. MetLife has arranged for specially-trained third party financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future	





Support through difficult times	Services	Call or Visit
Empathy⁵	Support and guidance for beneficiaries managing their grief as well as help with probating and settling an estate, closing accounts, home clearing, and more.  Beneficiaries can choose to get the support they need online through the Empathy app/portal, or with a dedicated Care Manager, or a combination of both.	Empathy access information is shared with beneficiaries at time of claim
Estate Resolution Services <sup>2</sup> Included with Employee Life (Supplemental Term) Insurance	Legal representation from a participating MetLife Legal plan attorney to settle an insured's estate, and provide advice and consultation for beneficiaries	MetLife Legal Plans 1-800-821-6400 and provide Your Employer Name (State of Georgia) and Group Number (7600001)

- 1. Included with Supplemental Life. Will Preparation is offered third-party, Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, Rhode Island. For New York sitused or principally located 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.
- 2. Included with Supplemental Life Insurance. Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, 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.
- 3. MetLife administers the Transition Solutions and Retirewise programs 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. All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$10,000 must be elected.
- 5. 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.
- 6. Digital Estate Planning with online notary is only available to individuals with supplemental term life insurance and is not available for individuals residing in GU, PR or VI. 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 MetLife Legal Plans 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 residing in GU, PR and VI.

Nothing in these materials is intended to be advice for any particular situation or individual. 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. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator or MetLife.

