

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. See below on ways to access these services in your time of need.

Planning for the future	Services	Call or Visit
Estate Planning Services ^{1,2}	Choose to complete wills and other important estate planning documents quickly and easily online. If enrolled in Supplemental Life Insurance, you also have the option to work one-on-one with an attorney, in-person or on the phone. In some states, access to online notary services is available.	MetLife Legal Plans 1-800-821-6400 legalplans.com/estateplanning
Funeral Discounts and Planning Services ³	Access to the largest network of funeral homes and cemeteries to pre-plan with a licensed counselor and receive a discount on funeral services.	Dignity Memorial 1-866-853-0954 www.finalwishesplanning.com
Assisting through life's changes	Services	Call or Visit
Transition Solutions ⁴	Specially trained third-party financial professions from Barnum Financial Group who can answer your questions and provide guidance when your group life insurance is ending or reducing.	You may receive a call from a Barnum financial professional, or you can call 877-275-6387 to arrange for a financial professional to contact you directly.

Learn more about
your benefits at
gaflexiblebenefits.com



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. (201) 720-1584 join.empathy.com/metlife
Support through difficult times	Services	Call or Visit
Grief Counseling with Funeral Assistance⁶	Counseling services with a licensed professional to help cope with a loss, major life event or a serious medical condition. Covers participating employees and their dependents. Grief Support: Access to qualified consultants for information, support, crisis intervention, as it relates to a loss (e.g. death, job termination, pet, life threatening illness) 5 sessions, in person or telephonic. Financial and Legal consultation available to assist with making informed decisions.	TELUS Health 1-888-319-7819 one.telushealth.com Username: metlifeassist Password: support
Total Control Account^{®7}	Interest-bearing, no fee account designed with beneficiaries in mind. Although not a bank account, it's a lot like a checking account, but with several advantages such as: • Fastest access to your funds, which starts earning interest immediately • TCA competitive crediting rates are historically higher than those of standard checking/savings accounts. • Zero maintenance or service feeds	1-800-638-7283 for questions regarding Total Control Account
Estate Resolution Services⁸ 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

1. Included with Supplemental Life Insurance. Will Preparation is 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. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.
2. Digital Estate Planning without online notary is available to all individuals residing within the United States (except in any U.S. territory) regardless of any MetLife relationship or product. Digital Estate Planning with online notary is only available to individuals covered by Supplemental Term Life insurance. It is not included with Basic Term Life insurance (unless Will Preparation is included with Basic Term Life coverage) or Dependent Term Life insurance and is not available for individuals residing outside the United States or in any U.S. territory. Domestic partnerships are not currently supported; however, if you have contributory 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.
3. Services and discounts are separate and apart from the insurance provided by MetLife and are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife. Not approved for Non-Employer group policies situated in WA and Employer and non-Employer group policies in AK, FL, KY, MT, ND, and NY. If the group policy is issued in an approved state, the discount is available for services offered in any state except KY and NY or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only.
4. MetLife administers the Transition Solutions 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.
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 the beneficiaries of deceased insureds covered under MetLife Group Life insurance programs and to insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Empathy's terminal illness services are not available on NY policy forms or policy forms operating under NY jurisdiction. 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. Grief Counseling and Funeral Assistance services are available in all states but New York. Beneficiary Grief Counseling services are available in New York. Both 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. Beneficiary Grief Counseling is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under either program unless and until such loss has occurred. Information disclosed directly to TELUS Health is not disclosed to MetLife and, therefore, is not subject to MetLife's privacy policy.
7. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.
8. 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.

Nothing in these materials is intended to be advice for any 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. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form GPN99/G2130-S.