Broad range of solutions meets individual needs

Help your employees live their best lives. With the right planning and support employees can help secure their families' wellbeing. MetLife AdvantagesSM provides actionable tools and resources to help employees navigate life's twists and turns.

Compare MetLife Advantages to other carriers' offerings so you can be confident you're making the best decision for you and your employees.

Planning Helping employees plan for their families needs	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Will Preparation Services ¹			
Available with Supplemental Life products	V		
Spouses/domestic partners are eligible upon employee enrollment	V		
Choice of an attorney from MetLife Legal Network of more than 18,000 participating lawyers			
Services include: Face-to-face consultations and telephone access with a participating attorney within the employee's geographic area Creation and updating of Will Documents, including complex wills and codicils Creation of Power of Attorney Documents Creation of Living Wills/Advance Directive Documents			
No claim forms or co-payments are required when using a participating attorney — the attorney handles all the paperwork	V		
Participants can choose to use an attorney that is not within the plan network and will receive a reimbursement for covered services based on pre-set fees	V		
Convenient, toll-free customer service access to MetLife Legal Plans	V		
There is no limit on the number of times a will can be prepared or updated	V		
WillsCenter.com ²			
Available to all individuals regardless of affiliation with MetLife	V		
Providing an online document service to prepare and update a will, living will, power of attorney or HIPAA authorization form in a secure environment and no additional cost			
Funeral Discounts and Planning Services ³			
Available with Basic and Supplemental Term Life and Permanent Life products			
Family members are eligible upon employee enrollment in Basic, Supplemental and Permanent Life products			
Services to help alleviate the burden of making funeral arrangements from loved ones by planning ahead	V		
Convenient Planning Services — online, over the phone, or by paper — to help make final wishes easier to manage	V		
Expert Assistance — compassionate funeral planning experts — to help in making confident decisions when planning ahead	V		
Valuable Discounts of up to 10% off of funeral, cremation and cemetery services			
Bereavement Travel Services — available 24 hours, 7 days a week, 365 days a year — to assist with time-sensitive travel arrangements to be with loved ones	V		



Planning Helping employees plan for their families needs	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Retirement Planning⁴			
Available with Basic and Supplemental Term Life and Permanent Life products			
Comprehensive financial and retirement education workshops offered at no cost to employers and their employees	V		
Four-part on-site workshops that deliver objective information that covers a broad range of financial and related topics from basic investing to having a will	V		
Workshops delivered by a local, specially trained financial professional, followed by a complimentary personal consultation			
Workshop content can include company's benefits offering so employees better understand the value of the benefits offered			
	56 -1146		
Assisting Providing assistance through life's changes	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Portability ⁵			
Available with Basic, Supplemental, Permanent Life and Accidental Death and Dismemberment (AD&D) products	V		
Maximum amount of portable coverage:* • Employee – \$2,000,000 • Spouse – \$250,000 • Dependent child – \$25,000			
Preferred portable rates on Basic and Supplemental Term Life for employee and dependent spouse/domestic partner who satisfy Evidence of Insurability (EOI)	V		
Annual increases in Basic and Supplemental Term Life coverage for employee, dependent spouse and dependent child(ren) with EOI	V		
Employees may port their coverage if: They retire Employment ends for reasons other than retirement They cease to be in a class eligible for coverage The policy is amended to end coverage The group policy ends without a successor plan Coverage is reduced due to age or change in plan that impacts coverage			
When portable coverage ends for Basic and Supplemental Term Life policies: Insured – age 100 (Reduces 50% at age 70) Dependent spouse – age 70 Child – age 25 — At this time the child may apply to continue portable coverage by	V		
completing a NewPort election form. The child will also have the option to apply for preferred rates by answering medical questions	V		
Standard industry list of AD&D Covered Losses are included	$\overline{\vee}$		
No port charges assessed for Basic and Supplemental Term Life coverage if EOI is satisfied	V		
Provides coverage to former employees during transition	\checkmark		
Fully administered by MetLife	\checkmark		

 \checkmark

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Portable lives remain MetLife's liability if employer contract terminates

Basic and Supplemental Term Life coverage experience kept separate from employer group

^{*} Portability for GVUL and GUL is allowed for all coverage in force.

Assisting Providing assistance through life's changes	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Transition Solutions⁴			
Available with Basic and Supplemental Term Life and AD&D products	V		
Helps alleviate employers' administrative burden and provides important guidance for employees	V		
Helps employees make effective, time sensitive financial decisions when they have a change in life insurance benefits	V		
MetLife assumes the employer's responsibility to notify their employees about their group portability and conversion options within the 31-day period	V		
Third Party Financial Professionals* will follow up with your employees with a ohone call and provide assistance	V		
Travel Assistance ⁶			
Travel Assistance can be added to any AD&D coverage for an additional charge			
Employee, spouse/domestic partner, and children are eligible, once employee s enrolled			
Coverage begins any time eligible participant is traveling more than 100 miles away from their primary residence for a maximum length of 180 days			
Convenient 24/7, 365 days a year, toll-free customer service access both within and outside the United States			
Network of over 600,000 pre-qualified providers worldwide			
Travel Assistance Services include: Travel information via phone or web for important visitation guidelines such as visa, passport and inoculation requirements, as well as local customs and general travel information Physician/hospital/dental referrals and Hospital Admission/Medical Appointment Validation Emergency Medical Evacuation, Critical Care Monitoring and Repatriation Services Prescription Transfer and Dispatch Transportation to visit hospitalized family member and Return/Care for unattended minor child Lost Document and Luggage Assistance Emergency cash/bail assistance/legal referrals Multilingual telephone interpretation Political Evacuation Assistance Travel Concierge Services including: restaurant, shopping, hotel, airplane, destination transport, dinner, nightlife recommendations and reservations, and more International Teleconsultation: Virtual (i.e. video and/or voice) consultation between AXA's U.S. licensed medical practitioners and a member (employee or their family member) for the purpose of delivering non-emergency healthcare consultation while traveling outisde the US and Canada Identity Theft Solutions Mobile Phone Assist			
Benefit maximums: Evacuation/Repatriation/Repatriation of Mortal Remains: \$500,000; Return of Dependent Child(ren): \$500,000; Visit of Family Member: \$500,000; Vehicle Return Benefit: \$1,000	V		
No claim forms or co-payments are required when AXA is contacted and arranges		ПП	

Assisting Providing assistance through life's changes	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Business Travel Assistance			
Travel Assistance can be added to any AD&D coverage for an additional charge			
Employee, spouse/domestic partner, and children are eligible			
Coverage begins any time eligible participant is traveling on business more than 100 miles away from their primary residence for a maximum length of 180 days	V		
Convenient 24/7, 365 days a year, toll-free customer service access both within and outside the United States	\checkmark		
Network of over 600,000 pre-qualified providers worldwide	\checkmark		
Business Travel Assistance services include: • Medical Evacuation* • Medical Repatriation* • Return of Remains * Includes Return of Dependent Children, Escort Services, Transportation of a Family Member to the participant's bedside, and Unattended Vehicle Return			
 Maximum benefit per incidence is \$200K International Teleconsultation: Virtual (i.e. video and/or voice) consultation between AXA's U.S. licensed medical practitioners and a member (employee or their family member) for the purpose of delivering non-emergency healthcare consultation while traveling outisde the US and Canada 			
Travel Assistance website and mobile app			
Supporting Providing compassionate support through difficult times	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Providing compassionate support through difficult times			
Providing compassionate support through difficult times Grief Counseling®	YES NO	YES NO	YES NO
Providing compassionate support through difficult times Grief Counseling® Available with Basic and Supplemental Term Life and Permanent Life coverage Employees and their spouse/domestic partner, dependents and beneficiaries	YES NO	YES NO	YES NO
Providing compassionate support through difficult times Grief Counseling ⁸ Available with Basic and Supplemental Term Life and Permanent Life coverage Employees and their spouse/domestic partner, dependents and beneficiaries are eligible	YES NO	YES NO	YES NO
Providing compassionate support through difficult times Grief Counseling ⁸ Available with Basic and Supplemental Term Life and Permanent Life coverage Employees and their spouse/domestic partner, dependents and beneficiaries are eligible One call can provide personal grief counseling as well as funeral planning support Services Include: • Five confidential counseling sessions per event — either face-to-face or by telephone	YES NO	YES NO	YES NO
Providing compassionate support through difficult times Grief Counseling ⁸ Available with Basic and Supplemental Term Life and Permanent Life coverage Employees and their spouse/domestic partner, dependents and beneficiaries are eligible One call can provide personal grief counseling as well as funeral planning support Services Include: • Five confidential counseling sessions per event — either face-to-face or by telephone • Access to a network of over 30,000 counselors who are highly credentialed licensed professionals with extensive experience working with people who have suffered a loss • Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss • Free 1 hour consultation with a certified financial planner to assist with education,	YES NO	YES NO	YES NO
Providing compassionate support through difficult times Grief Counseling ⁸ Available with Basic and Supplemental Term Life and Permanent Life coverage Employees and their spouse/domestic partner, dependents and beneficiaries are eligible One call can provide personal grief counseling as well as funeral planning support Services Include: • Five confidential counseling sessions per event — either face-to-face or by telephone • Access to a network of over 30,000 counselors who are highly credentialed licensed professionals with extensive experience working with people who have suffered a loss • Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss • Free 1 hour consultation with a certified financial planner to assist with education, strategies and options	YES NO	YES NO	YES NO
Providing compassionate support through difficult times Grief Counseling ⁸ Available with Basic and Supplemental Term Life and Permanent Life coverage Employees and their spouse/domestic partner, dependents and beneficiaries are eligible One call can provide personal grief counseling as well as funeral planning support Services Include: • Five confidential counseling sessions per event — either face-to-face or by telephone • Access to a network of over 30,000 counselors who are highly credentialed licensed professionals with extensive experience working with people who have suffered a loss • Access to a LifeWorks' in-house attorney for a 30 minute consultation to assist you on making informed decisions as it pertains to a loss • Free 1 hour consultation with a certified financial planner to assist with education, strategies and options Funeral Assistance ⁸	YES NO	YES NO	YES NO

Supporting Providing compassionate support through difficult times	Met YES	Life NO	Carrier A YES NO	Carrier E
Funeral Assistance ⁸ (continued)				
Personalized bereavement planner assists with:				
Locating local funeral homes	\checkmark			
Obtaining funeral cost estimates /cost comparison from local providers; services				
offered and funeral planning options Identifying other service providers such as florists, caterers and hotels	✓			
Locating back-up care for children or elderly	$\overline{\checkmark}$			
Locating search of climater of diagram Locating cemetery options	$\overline{\checkmark}$			
Identifying monument and headstone vendors	\checkmark			
Locating Social Security and Veterans Affairs	\checkmark			
Comprehensive funeral planning guide:				
 Covers topics such as Personal Information, Funeral Planning, Asset Location and Funeral Resource information 	\checkmark			
 Includes a document for employees to detail their financial information along with final wishes and decisions 	\checkmark			
Educational section on Funeral Practices and the Funeral Process	V			
Beneficiary Claim Assistance ⁴ Available with Basic and Supplemental Term Life, Permanent Life, Accidental Death				
and Dismemberment and Business Travel Accident products	\checkmark			
Employees' beneficiaries are eligible	\checkmark			
MetLife has arranged for specially-trained third party financial professionals to				
provide specialists to support and provide personalized assistance to beneficiaries through the death claim and planning process	\checkmark			
Includes information about:				
Helping beneficiaries identify benefits they may be eligible for, including				
government benefits	\checkmark			
Answering important questions and assisting with paperwork such as filing insurance claims	\checkmark			
Identifying local assistance resources, including grief counseling services, government				
agencies and financial planning				
Discussing financial options and strategies to meet current and future financial need	\checkmark			
Employers and participants can rely on the knowledge and sensitivity of				
the specialists to be there for beneficiaries during the difficult time following the death of a loved one	\checkmark			
Convenient toll-free customer service access	<u> </u>			
Estate Resolution Services (ERS)¹	V			
Available with Supplemental Term Life and Permanent Life products				
Participating employees, their spouse/domestic partner and beneficiaries are eligible	V			
Farticipating employees, their spouse/domestic partner and beneficiaries are engine	V			
Chaine of an attenuary from Mattife Land Naturals of many than 40,000		_		
Choice of an attorney from MetLife Legal Network of more than 18,000 participating lawyers	\checkmark			
participating lawyers	V			
Services include: Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate	✓			
Services include: Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate Preparation of documents and representation at court proceedings needed to transfer	V			
Services include: • Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate • Preparation of documents and representation at court proceedings needed to transfer the probate assets from the deceased's estate to heirs				
Services include: • Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate • Preparation of documents and representation at court proceedings needed to transfer the probate assets from the deceased's estate to heirs • The completion of correspondence necessary to transfer non-probate assets such as	V			
Services include: Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate Preparation of documents and representation at court proceedings needed to transfer the probate assets from the deceased's estate to heirs The completion of correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts, house, etc.	✓			
Participating lawyers Services include: • Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate • Preparation of documents and representation at court proceedings needed to transfer the probate assets from the deceased's estate to heirs • The completion of correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts, house, etc. • Associated tax filings No claim forms or co-payments are required when using a participating attorney —	✓✓✓			
Services include: • Face-to-face and telephone consultations to discuss matters related to probating the deceased's estate • Preparation of documents and representation at court proceedings needed to transfer the probate assets from the deceased's estate to heirs • The completion of correspondence necessary to transfer non-probate assets such as				

Supporting Providing compassionate support through difficult times	MetLife YES NO	Carrier A YES NO	Carrier B YES NO
Total Control Account (TCA)9 – A Life Settlement Account			
Available with Basic and Supplemental Term Life, Permanent Life, Accidental Death and Dismemberment and Business Travel Accident ¹¹ products	V		
Employees' beneficiaries are eligible			
Insurance settlement option that helps beneficiaries manage life insurance proceeds and provides easy access to funds	\checkmark		
Interest-bearing account with a guaranteed minimum interest rate			
Beneficiaries have access to:			
 An account which earns interest from the date it was established — interest is compounded daily and credited monthly to the account A dedicated toll-free customer service number 			
 A personalized draft book — no charges for processing drafts, no maintenance fees and no charge for additional drafts Easy-to-read statements 	✓✓✓		
• A beneficiary designation form — accountholders can name a beneficiary(ies) to receive their balance in the event of their death			
 Life Advice newsletter, published by MetLife that provides timely information for beneficiaries through a wide range of topics — from what to expect during bereavement, to health tips and facts 			
 Online access to TCA information including statements, Life Advice newsletter, transaction history, current balance, current rate of interest and other information through MetLife's online services TCA may also be used as a source of funds to pay bills online or by phone (no minimum 			
payment amount), and may be linked to favorite mobile payment applications			

Get expert guidance for confident decisions — for your organization and your employees. Contact your MetLife representative today.



- 1. Will Preparation and MetLife 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 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. 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. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. is not affiliated with MetLife and the WillsCenter.com service is separate and apart from any insurance or service provided by MetLife. The WillsCenter.com service does not provide access to an attorney, does not provide legal advice, and may not be suitable for your specific needs. Please consult with your financial, legal, and tax advisors for advice with respect to such matters. WillsCenter.com is available to anyone regardless of affiliation with MetLife.
- 3. Services and discounts 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. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held 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. Not approved in AK, FL, KY, MT, ND, NY and WA.
- 4. MetLife administers the Delivering the Promise, Transition Solutions and Retirewise programs, but has arranged for specially-trained third-party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.
- 5. To take advantage of this benefit for Group Term Life insurance, coverage of at least \$10,000 must be elected. GVUL and GUL coverage is portable to the maturity age specified in the certificate. If the employer replaces MetLife GVUL or GUL with another group life insurance plan or otherwise terminates the MetLife group contract, employees' GVUL or GUL coverage may also be terminated, even after retirement or separation from employment.
- 6. Travel Assistance services are offered and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Certain Underwriters at Lloyd's London (not incorporated) through Lloyd's Illinois, Inc. Neither AXA Assistance USA Inc. nor the Lloyd's entities are affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.
- 7. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, members should contact their local emergency medical service. Teleconsultation services may not be appropriate for all medical conditions. Carefully review our Terms of Service available at https://axaassistance.avizia.com. Services are available for limited, non-urgent, non-life threatening medical conditions. Services, including assistance with prescriptions, will be provided as permitted under applicable law. Teleconsultation services are provided by HAA Preferred Partners, LLC, an AXA Assistance company. AXA Assistance USA, Inc. is an unaffiliated service provider that provides travel assistance services.
- 8. Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.
- 9. 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 TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. The assets backing TCA 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 Total Control Accounts will never fall below the guaranteed minimum rate. Guarantees are subject to the financial strength and claims paying ability of MetLife.

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TCA is not available with Accidental Death and Dismemberment and Business Travel Accident products in the state of New Hampshire.

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.

