

MetLife Advantages for SEBB members

For SEBB employees Offered with Basic Life and Basic AD&D

Beneficiary Claim Assistance⁶ (Delivering the Promise) Making the claims process easy. Your beneficiaries get guidance from experts as they work through their options and financial needs with our *Delivering the Promise* services. For more information call 1-877-275-6387.

Digital Storage⁵ (MetLife Infinity) Creating and sharing a digital legacy is easy with *MetLife Infinity*®. Use a digital application to store important documents securely such as deeds, wills, and personal photos and videos. To access MetLife Infinity, visit <https://metlifeinfinity.com> to register and learn more.

Funeral Assistance³ Access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more. Start planning by downloading a copy of the online Funeral Planning Guide at www.metlife.com/funeralplanning/funeral-guide. For more information call 1-888-319-7819.

Grief Counseling³ Provides the insured and dependents in-person or telephone sessions with a grief counselor. You can access these services by calling 1-888-319-7819 or log on to www.metlifegc.lifeworks.com (Username: metlifeassist; Password: support).

Life Settlement Account⁷ (Total Control Account) Reducing the pressure of immediate financial decisions. Your beneficiaries can take their time to make the right decision with the flexible settlement option that gives full access to policy funds while earning a guaranteed minimum interest rate.

Transition Solutions⁶ Having assistance when moving on from a company or in response to benefit changing events. Receive help with time-sensitive benefit and financial decisions so you can make the right choices during employment transitions. You will receive a notice to port or convert coverage from MetLife on behalf of your employer. For more information call 1-877-275-6387

Travel Assistance⁴ (Offered with Basic AD&D coverage) Traveling with peace of mind. Access to medical, travel, and concierge services - 24 hours a day, 365 days a year when traveling internationally or domestically. Visit the AXA website for more information at www.metlife.com/travelassist. Within the United States: 1-800-454-3679. Outside the United States: 1-312-935-3783.

WillsCenter.com² Helps to ensure your final wishes are clear. Prepare or update a will, living will or power of attorney, online through the willscenter.com services. Log on to www.willscenter.com to register as a new user.

Offered with Supplemental Life

Estate Resolution Services¹ With this service, executors or administrators may receive in-person MetLife Legal Attorney assistance with probating your and your spouse's/state registered domestic partner's estates. Beneficiaries can also consult an attorney for general questions about the probate process. For more information call 1-800-821-6400.

Will Preparation Services¹ Offers in-person will preparation for you and your spouse/state registered domestic partner at no additional cost when you use a MetLife Legal Plans attorney. For more information call 1-800-821-6400.

1. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, 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. WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. 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 with internet access regardless of affiliation with MetLife.
3. Grief Counseling and Funeral Assistance services are provided through an agreement with LifeWorks US Inc. 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.
4. Travel Assistance services are 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.
5. MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company.
6. MetLife administers the Delivering the Promise, Beneficiary Claim Assistance and Transition Solutions programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing this program through MetLife.
7. Life Settlement Account (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 claims of MetLife's creditors. MetLife bears the investment risk of the assets backing 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.

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.

Nothing in these materials is intended as advice for a particular situation or individual. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact MetLife or your plan administrator for costs and complete details.

