

MetLife



Frequently Asked Questions

<p>What is the Will Preparation service?</p>	<p>Will Preparation¹ is part of a robust continuum of value-added services offered with MetLife's Group Life Plans. This living benefit offers face-to-face and telephone consultations to employees through Hyatt Legal Plans Inc., a MetLife company. This service fully covers attorney fees for preparing and updating a will when using a participating plan attorney.</p>
<p>Who is eligible to participate in the Will Preparation service?</p>	<p>Participants in MetLife's Group Variable Universal Life, Group Universal Life, Supplemental Term Life, or Voluntary Retiree Life Plans are eligible.²</p>
<p>What's included?</p>	<p>Will Preparation covers the participating plan attorney's fees for employees and their spouses/domestic partners for the following services:</p> <ul style="list-style-type: none"> • Face-to-face and telephone consultations with a Hyatt Legal Plans' participating plan attorney. • Preparation and updating of wills including testamentary trusts. Even complex wills are covered. • Preparation of living wills, powers of attorney and codicils. • Unlimited access to update a will for as long as the employee continues to participate in the MetLife Group Life Plan. <p>Plus:</p> <ul style="list-style-type: none"> • Convenient access to a local attorney. • Hyatt's network of over 13,000 participating plan attorneys. • Hyatt's award-winning Client Service Center to assist in locating an attorney.³
<p>Are ancillary documents covered?</p>	<p>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 the participant chooses to have a living trust created, the participating plan attorney will provide a written fee statement detailing any associated costs in advance.</p>
<p>Is there a fee charged to the Plan?</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 employers, employees and their spouses/domestic partners.</p>
<p>How do participants access this service?</p>	<p>It's easy and convenient for employees to access this service:</p> <ul style="list-style-type: none"> • Participants call a toll-free telephone number, 1-800-821-6400, to speak with a Hyatt Legal Plans' Client Service Representative. • Participants provide their company name, group number (if available) and the last 4 digits of the employee's Social Security or Employee number. • Client Service Representatives assist participants in locating participating plan attorneys in the requested location, and provide them with case numbers to give to the participating plan attorney of their choice. • When using a participating plan attorney, no claim forms or co-payments are required—the attorney handles all the paperwork.

Is there a limit to the number of times a will can be updated?	No. As long as the employee participates in the MetLife Group Plan, the employee and their spouse/domestic partner can consult with a participating plan attorney as often as they deem necessary to keep their will, living will and power of attorney up-to-date.
How often should a participant review and update their will?	A participant should review their 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.
What is the average wait time to see a participating attorney?	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 provide evening and Saturday appointments.
Can participants use an attorney outside Hyatt Legal Plans' network?	Yes. Participants who choose to use an attorney who does not participate in the Hyatt Legal Plans' network receive reimbursement for covered services according to a set fee schedule. Once Hyatt is notified that an out-of-network attorney has been chosen, a claim form and information material, including a Fee Reimbursement Schedule, will be provided to the participant. In this case, participants will be responsible for any attorney fees that exceed the reimbursed amount.
What is the average turnaround time to prepare or update a will?	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 the employee and their spouse/domestic partner to meet their needs.
Are there any hidden fees or charges associated with this service?	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 is requested 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.
Will participants be sold any additional services when they meet with a participating plan attorney?	No. Typically participants who utilize the Will Preparation Service do not incur additional costs. The face-to-face consultation option gives participants the opportunity to ask questions and fully explore the best course of action to meet their needs. During the initial consultation, the participating plan attorney will recommend and review a plan of action with the participant to determine if any additional services are required beyond the covered services.
Does a spouse/domestic partner need a joint will with the employee to take advantage of this service?	No. The employee and their spouse/domestic partner will be able to prepare their own separate wills with a participating plan attorney. If after discussing their needs, a joint will is desired and is recommended by the attorney and allowed in the state, one can be prepared.
Does this feature provide translation services for participants who may not use English as their primary language?	Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.
Are participants responsible for storing the executed documents?	Yes. Upon completion of their will, the participant will be provided with the original will by the attorney. It is the sole responsibility of the participant to store the will in a safe place. The participating plan attorney will provide advice to the participant on how to properly store the will.
What are the options if a participant is not satisfied with the service provided by a participating plan attorney?	Hyatt Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If a participant is dissatisfied with the service provided by a participating plan attorney, they should notify Hyatt. Hyatt will work to resolve any issues to the satisfaction of the participant. An out-of-network option is also available, if the participant prefers to utilize an attorney who does not participate in Hyatt Legal Plans' network.
What plan contracts are required to utilize this service?	No additional plan contracts are required. All that is needed is a simple amendment to the group policy.
How will I know if my employees are taking advantage of this feature?	Upon request, your MetLife account representative can provide the number of case numbers issued to access the benefit.

<p>Are there any minimum requirements for an attorney to join the Hyatt network?</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"> • Minimum 7 years experience, • Malpractice insurance, • Superior customer service attitude, and • A desire to serve new clients. <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 regular basis to ensure adherence to Hyatt standards. Physical visits to the busiest firms are conducted.</p>
<p>What is the turnover rate for attorneys in the network?</p>	<p>The turnover rate for participating plan attorneys is less than 5% per year.</p>
<p>What are the most frequent reasons an attorney would request to be removed from the network?</p>	<p>Attorneys typically request removal due to low referrals, retirement and/or promotions to public offices.</p>
<p>How does this service get processed and how do I communicate it to my employees?</p>	<p>If the employer handles the recordkeeping for the plan, you only need to distribute the informational Will Preparation Service flyer to your employees. MetLife will customize this one-page communication for your employees, and will provide an electronic version or printed hard copies to the employer.</p> <p>If MetLife handles the recordkeeping for your plan, your employees will be notified that they have the option to participate in the Will Preparation Service with their enrollment materials.</p>
<p>Are there any other communications I can use to announce this new service to my employees?</p>	<p>Yes. MetLife has additional turn-key announcement/awareness communications available that you can use to let employees know that this service is available as part of their Group Life coverage. These communications can be customized for your employees and can be used in e-mail, voicemail or newsletter employee communications—whatever channel you already use to communicate to your employees.</p>
<p>Is the Plan eligible for other Hyatt Legal services?</p>	<p>Yes. To complement the Will Preparation service, MetLife Estate Resolution ServicesSM is one of several value-added features offered to employees, their beneficiaries, and/or executors/administrators through Hyatt Legal Plans.</p>

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

¹ Will Preparation and MetLife 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 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 Domestic Partner coverage is available when offered by the employer and approved in the employer's situs state.

³ 2013 American Business Awards, Gold Stevie Award, Customer Service Department of the Year.

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