

Will Preparation services covered at no cost to you if you are enrolled in Additional Life Insurance.

Frequently Asked Questions

What are Will Preparation Services?

This service, offered through Hyatt Legal Plans, fully covers attorney fees by a participating plan attorney for preparing or updating a will, living will or power of attorney.

Am I eligible for this service?

You are eligible for this service if you are enrolled in MetLife's Supplemental Term Life, Group Universal Life or Group Variable Universal Life coverage. As a life policyholder, your spouse/domestic partner also has access to this service.

What are the covered services?

Covered services:

- Preparing and updating wills, including complex wills and codicils, living wills and powers of attorney for both you and your spouse/domestic partner.¹
- In-person or telephone consultations with a participating plan attorney in a private and supportive environment.
- Unlimited access to prepare or update a will for as long as you continue to participate in a MetLife Group Life Plan.

Advantages include:

- Convenient access to a local attorney.
- Extensive network of more than 14,000 participating plan attorneys.
- Professional Client Service Center to assist you in locating an attorney.

Are ancillary documents included?

Yes. Assistance with ancillary documents such as all living wills, codicils, testamentary trusts and powers of attorney are included with this service.

Exclusions: There is an additional fee associated with living trusts and tax planning needs. The participating plan attorney can provide guidance on living trusts and how to approach tax issues related to a will. The attorney will provide a written fee statement detailing any associated costs in advance of providing these services.

Are there additional fees charged to my plan?

No. Covered services are available at no additional cost to you with your MetLife Group Life Plan. There will be no claim forms or co-payments to file - fees are included in your plan and the attorney handles all the paperwork. If you ask the attorney 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 of providing the service.

How can I access this service?

Simply contact a Client Services representative to get started.

- Call Hyatt Legal Plans' toll-free number at 1-800-821-6400.
- Provide your company name, customer number (if available) and the last 4 digits of the life policy holder's Social Security number.

The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

Is there a limit to how often I can update my will?

No. As long as you are an active participant in a MetLife Group Plan, you can meet with a participating plan attorney as often as you deem necessary to keep your will up-to-date.

How often should I review and update my will?

It's good practice to review your will every 5 to 10 years with an attorney and it's especially important to review a will whenever a life-changing event occurs such as marriage, divorce, birth of a child, etc.

What is the average wait time to meet with a participating attorney?

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 offer evening and Saturday appointments.

Can I use an attorney outside Hyatt Legal Plans' network?

Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule.²

However, you 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 can generally be produced in approximately a week. The attorney will take as much time as needed to work with you to meet your needs.

Does my spouse/domestic partner need a joint will with me in order to take advantage of this service?

No. You and your spouse/domestic partner can prepare separate wills with a participating plan attorney.

Are all individuals subject to probate?

Any individual who owns property that does not automatically pass to another person by operation of law or contract is considered to have an estate subject to probate. However, some states may have a simplified procedure for some estates.

Are Estate Resolution Services necessary?

Yes. Probate can be a difficult and expensive process. Having an experienced professional assist with the process will help ensure that all required filings/ paperwork are completed, as required by the local jurisdictions.

If there is not a will, does the estate pass to the spouse/domestic partner without going through the probate process?

No. If there is not a will, each state dictates how assets are distributed.

How long can the probate process take?

The probate process can take as much as few months or longer depending on the complexity of the estate.

Is the service different if a person dies with or without a will?

No. The services provided are the same, though the specific filings or requirements may be different.

Can an estate be settled without an in-person meeting?

No. Settling an estate may require signatures of the beneficiaries and/or executors/ administrators of the estate.

What if there are co-executors/ co-administrators?

The attorney for the estate would act as the central channel for all co-executors/co-administrators involved in settling the estate.

Can an attorney outside Hyatt Legal Plans network be used to settle an estate?

Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule.² However, you will be responsible for any attorney fees that exceed the reimbursed amount.

1. Estate Resolution Services is only available for spouse/domestic partners when employee coverage is elected for Supplemental Term Life, Group Universal Life or Group Variable Universal Life.

2. The amount reimbursed will be the lesser of the maximum reimbursement amount or the attorney's actual charge.

What is the average wait time to meet with a participating attorney?

Average wait time can vary depending on individual circumstances. Appointments are typically made within one business day of initial contact and most attorneys provide evening and Saturday appointments.

Will beneficiaries and/or executors/ administrators be sold any additional services when they meet with a participating plan attorney?

No. Typically beneficiaries and/or executors/administrators who utilize Estate Resolution Services do not incur additional costs. Unlimited consultations give beneficiaries and/or executors/ administrators 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 you or your beneficiaries to determine if any additional services are required beyond the covered services.

Does this feature provide translation services for participants for whom English is not their primary language?

Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.

What are the options if a beneficiary and/or executor/ administrator 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 you are dissatisfied with the service provided by a participating plan attorney, you can notify Hyatt Legal Plans, which will work to resolve any issues to your satisfaction.

What are the requirements for an attorney to be part of Hyatt Legal Plan's network?

Hyatt Legal Plan's attorneys have a minimum of 7 years of experience and adhere to a "code of excellence" as a member of the network.

Included with Supplemental Life Insurance. 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. 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.

