

# Grief Counseling Comfort for you and your family

We know life's outcomes can be unpredictable. That's why grief counseling services are offered with your life insurance coverage to help provide comfort, encouragement and hope for you and your loved ones in your time of need — at no additional cost to you. Grief comes in many forms and whether it's help coping with a loss or major life changes, you can turn to professional counselors and support services provided through LifeWorks US Inc., to support you and your family moving forward.<sup>1</sup>

**Coming 2018 - Grief Counseling Services will be available with your Supplemental Term Life benefits plan.**



To speak with a  
LifeWorks Counselor

**Call**  
**1-888-319-7819**

**Visit**  
**metlifegc.lifeworks.com**  
User Name: **metlifeassist**  
Password: **support**

## Confidential Assistance available 24 hours a day, 7 days a week

Personalize counseling sessions to meet your needs\*. Choose to meet in-person or by phone with one of LifeWorks' network of licensed counselors who provide professional, confidential support during difficult times, including assistance with funeral planning needs.

### Covered services, including but not limited to:

- Death of a loved one
- Receiving a serious medical diagnosis or critical illness
- Divorce
- Loss of a job

*\*If further counseling sessions are preferred in addition to what's covered in your plan, counselors can assist you with accessing professional services that fit your specific needs, preferences, finances and health insurance coverage.*

## Self service resources you can access at anytime

Sometimes you just need a little guidance. Get the level of support you need at your own pace. We offer professional self-help resources to help you through the grieving process. Online information available to you includes:

- End-of-life issues
- Funeral and memorial planning
- What to do after the death of a loved one
- Adult care for surviving elders
- Grieving well and getting better
- Single parenting

## Funeral assistance services when needed most

Professional counselors can also assist you, your loved ones, and your beneficiaries with customizing funeral arrangements through personalized one-on-one service. Licensed counselors can offer assistance by providing referrals, arrangement options as well as helpful information such as:

- Locating nearby funeral homes and cemetery options
- Offering information about back-up care for children or elderly
- Obtaining funeral cost estimates from local providers; compare cost information; services offered and funeral planning options
- Providing information on notifying the Social Security Administration, banks and utilities
- Identifying service providers such as florists, caterers and hotels
- Finding local support groups

## Complimentary services that also may be included with your life coverage...

- **Will Preparation<sup>2</sup>**: Prepare a binding will at any time.
- **Estate Resolution Services<sup>3</sup>**: Settle an estate with confidence.

1. Grief Counseling and Funeral assistance services will be provided by a third party, LifeWorks US Inc., under an agreement with MetLife.

2. Included with Supplemental Life Insurance. Will Preparation is 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 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.

3. 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.

4. Coverage includes up to five face-to-face or telephone sessions per event.

[metlife.com](https://www.metlife.com)

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Grief Counseling and Funeral Planning 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.

