

# More than Life Insurance protection



Valuable services included with **the University System of Georgia's** life insurance plan to help you and your loved ones navigate what life may bring, at no additional cost to you. See below on ways to access these services in your time of need.

Planning for the future	Services	Call or Visit
<b>Will Preparation<sup>1</sup></b> Available to employees electing Supplemental Life	Meet with an attorney to prepare or update a will, living will, and power of attorney for you and your spouse/domestic partner	<b>MetLife Legal Plans</b> <a href="http://legalplans.com/estateplanning">legalplans.com/estateplanning</a>
<b>WillsCenter.com<sup>2</sup></b>	Online will preparation document service	<a href="http://www.willscenter.com">www.willscenter.com</a> and register as a new user
<b>Funeral Discounts and Planning Services<sup>3</sup></b>	Access to the largest network of funeral homes and cemeteries to pre-plan with a licensed counselor and receive a discount on funeral services	<b>Dignity Memorial</b> 1 866 853-0954 <a href="http://www.finalwishesplanning.com">www.finalwishesplanning.com</a>
Assisting through life's changes	Services	Call or Visit
<b>Travel Assistance<sup>4</sup></b> Included with Basic Life and Personal AD&D, which are provided for all employees	Personal and work-related travel assistance and services when you are more than 100 miles from home	1 800 454-3679 <a href="http://www.metlife.com/travelassist">www.metlife.com/travelassist</a>  All users are required to set up their unique profile via the registration process for first time access
<b>Portability<sup>5</sup></b>	Option to take your MetLife coverage with you if you retire or leave the company	1 888 252-3607 for questions regarding portability
<b>Transition Solutions<sup>6</sup></b>	Financial products and services to help you with benefit changing events	1 877 ASK MET7 (1 877 275 6387) to speak with a local financial representative. MetLife has arranged for specially-trained third party financial professionals to answer questions and provide guidance to help you make the right decisions to protect your financial future

Support through difficult times	Services	Call or Visit
<b>Grief Counseling with Funeral Assistance<sup>7</sup></b>	<p>Counseling services with a licensed professional to help cope with a loss, major life event, or a serious medical condition</p> <p>Financial and legal consultation available to assist with making informed decisions</p>	<p>LifeWorks  <b>1 888 319-7819</b>  <a href="http://metlifegc.lifeworks.com">metlifegc.lifeworks.com</a></p> <p><b>Username:</b> metlifeassist  <b>Password:</b> support</p>
<b>Beneficiary Claims Assistance<sup>6</sup></b>	Support for your beneficiaries with claims and financial needs	<b>1 877 ASK-MET-7 (1 877 275-6387)</b> MetLife has arranged for specially-trained third party financial professionals to be available for assistance in-person or by telephone
<b>Estate Resolution Services<sup>8</sup></b> Available to employees electing Supplemental Life	Legal representation from a participating MetLife Legal plan attorney to settle an insured's estate and provide advice and consultation for beneficiaries	<b>MetLife Legal Plans</b> <b>1 800 821-6400</b> and enter your company name ( <b>University System of Georgia</b> ) and group number ( <b>307601</b> )

- Included with Supplemental Life Insurance. Will Preparation is offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan General Insurance Company, 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.
- 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.
- 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. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral 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 funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY, and WA.
- 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.
- All coverage amounts are subject to applicable state laws. To take advantage of this benefit, coverage of at least \$20,000 must be elected.
- MetLife administers the Delivering the Promise and Transition Solutions programs and has specially trained third-party financial professionals to offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
- 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.
- Included with Supplemental Life Insurance. 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 General Insurance Company 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.

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.