

More than Life Insurance Protection



Valuable services included with Mid-America Carpenters Regional Council Health Fund '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
Digital Estate Planning Services¹	Online will preparation document service. Online Notary Not Available	MetLife Legal Plans legalplans.com/estateplanning
Funeral Discounts and Planning Services²	Access to the largest network of funeral homes and cemeteries to pre-plan with a licensed counselor and receive a discount on funeral services	Dignity Memorial 1-866-853-0954 www.finalwishesplanning.com
Retirewise^{®3}	Four-part complimentary workshop series that offers you comprehensive retirement and financial education	1-866-801-3547 www.metlife.com/info/plansmart-employer and enter your Company Name
Empathy⁴	Support and guidance for beneficiaries managing their grief as well as help with probating and settling an estate, closing accounts, home clearing, and more. Beneficiaries can choose to get the support they need online through the Empathy app/portal, or with a dedicated Care Manager, or a combination of both.	Empathy access information is shared with beneficiaries at time of claim

Support through difficult times	Services	Call or Visit
Grief Counseling with Funeral Assistance ⁵	<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>TELUS Health 1-888-319-7819 one.telushealth.com Username: metlifeassist Password: support</p>
Beneficiary Grief Counseling ⁶	<p>Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times</p>	<p>TELUS Health 1-888-319-7819 one.telushealth.com Username: metlifeassist Password: support</p>
Beneficiary Claims Assistance ⁴	<p>Support for your beneficiaries with claims and financial needs</p>	<p>1-877-ASK-MET-7 (1-877-275-6387) MetLife has arranged for specially-trained third party financial professionals to be available for assistance in-person or by telephone</p>
Total Control Account ^{®7}	<p>A settlement option or method used to pay claims under a policy or contract issued by MetLife, or by one of MetLife's insurance company affiliates</p>	<p>1-800-638-7283 for questions regarding Total Control Account</p>

1. Digital Estate Planning is not available for customers residing in GU, PR and VI. It is not included with dependent life coverages. Domestic Partnerships are not currently supported however members in a domestic partnership may use a MetLife Legal Plans attorney for their planning needs. Online Notary is not available. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI..
2. 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. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. Not approved for group policies situated in AK, FL, KY, MT, ND, NY and WA. If the group policy is issued in an approved state, the discount is available for services offered 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 discount is available for "At Need" services only. For coverage issued under a multiple-employer trust, services are not available for WA residents.
3. MetLife administers the Transition Solutions and Retirewise programs, and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract.
4. Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.
5. Grief Counseling and Funeral Assistance services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health 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.
6. Beneficiary Grief Counseling services are provided through an agreement with TELUS Health. TELUS Health is not an affiliate of MetLife, and the services TELUS Health provides are separate and apart from the insurance provided by MetLife. TELUS Health has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.
7. Subject to state law, and/or group policyholder direction, the Total Control Account is provided for all Life and AD&D benefits of \$5,000 or more. The assets backing the Total Control Account (TCA) are maintained in the general account of MetLife or the Issuing Insurance Company. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to make a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual rate on the Account will not be less than the rate guaranteed on the welcome guide. The TCA and other available settlement options are not bank products and are not insured by the FDIC or any other governmental agency. In addition, while the funds in your account are not insured by the FDIC, they are guaranteed by each state's insurance guarantee association. The coverage limits vary by state. Please contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com or 703-481-5206) to learn more. FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

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.

