

Estate Resolution Services

Frequently Asked Questions



MetLife

What is face-to-face Estate Resolution Services?	Face-to-face Estate Resolution Services SM , as part of the MetLife Advantages SM suite of comprehensive value added services, is offered through Hyatt Legal Plans, Inc., a MetLife company. ¹ This service fully covers attorney fees for probating the estate of the insured or the insured's spouse/domestic partner when using a participating plan attorney. The service also provides advice and face-to-face and telephone consultations for beneficiaries.
Who is eligible for Estate Resolution Services?	Participants in MetLife's Group Variable Universal Life, Group Universal Life, Supplemental Term Life or Voluntary Retiree Life Plans are eligible.
Does the employee's spouse/domestic partner have to be insured under the group plan?	Estate Resolution Services is included with the employee's coverage. The spouse/domestic partner does not have to be insured under the group plan for the service to be available.
What is probate?	Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased person's property. If there is a will, it is "probated" to prove it is valid and authentic. If there is no will, an alternative process is used for administering and settling the estate.
What services are included for the executor or administrator of the estate?	Estate Resolution Services provides the executor or administrator of the estate access to attorney services related to probating the estate. Highlights include: <ul style="list-style-type: none">• Telephone and face-to-face office consultations to discuss matters related to probating the estate;• Preparation of documents and representation at court proceedings needed to transfer the probate assets from the deceased's estate to the heirs;• The completion of correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house and;• Associated tax filings. Plus: <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.²
Are Estate Resolution Services only available to the executor/administrator of the estate?	No. If a beneficiary is not the executor/administrator of the estate, the beneficiary may receive face-to-face consultations with the participating plan attorney to discuss general questions regarding the probate process. In situations involving multiple beneficiaries, all of the beneficiaries will be able to consult with the participating plan attorney. However, the executor/administrator will receive the full benefit of the Estate Resolution Services.
Are there any exclusions?	Yes. The following are not covered by this service: matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the policyholder, employer, plan attorneys, 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.



<p>How do beneficiaries or estate representatives access this service?</p>	<p>It's easy and convenient for beneficiaries or estate representatives to access this service:</p> <ul style="list-style-type: none"> • Beneficiaries and/or executors/administrators simply call a toll-free telephone number, 1-800-821-6400 to speak to a Hyatt Legal Plans' Client Service Representative. • Beneficiaries and/or executors/administrators provide the employee's company name, group number (if available), and the last 4 digits of the insured employee's Social Security number. • Client Service Representatives assist the beneficiaries and/or executors/administrators in locating participating plan attorneys in the requested location, and provide them with case numbers to give to the participating plan attorneys of their choice. • When using a participating plan attorney, no claim forms or co-payments are required—the attorney handles all the paperwork.
<p>What is a non-probate property or asset?</p>	<p>A non-probate property or asset is any asset whose ownership is automatically transferred without being subject to the probate process, such as one held in "joint tenancy with right of survivorship," or "payable on death" ownership. Life insurance proceeds are generally not subject to the probate process because the beneficiary is designated to receive the benefits. There may be tax issues related to these assets even if they are not part of the probate estate.</p>
<p>Are all individuals subject to probate?</p>	<p>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. Some states may have a simplified procedure for some estates.</p>
<p>Is Estate Resolution Services really a needed service?</p>	<p>Yes. Probate can be a difficult and expensive process. Having an experienced professional do all of the "heavy lifting" will ensure that all required filings/paperwork are completed as required by the local jurisdictions.</p>
<p>Doesn't everything pass to the spouse without going through probate?</p>	<p>No. Each state has its own version of how assets are distributed if there is no will.</p>
<p>How long does probate usually take?</p>	<p>The process could be as short as a few months or as long as over a year depending on the complexity of the estate.</p>
<p>Are there any costs to the probate process that the executor/administrator will have to bear?</p>	<p>MetLife's Estate Resolution Services covers the cost of attorney fees to probate the estates of the insured and the insured's spouse/domestic partner. Any costs or charges outside of the attorney's fees are not covered. Examples of non-covered items include: court costs, filing fees, recording fees, witness fees, transcripts, guardian ad litem fees and appraiser fees. Please note that the fees for non-covered items would be incurred even if MetLife Estate Resolution Services was not being utilized.</p>
<p>Is the service any different if a person dies with or without a will?</p>	<p>No. The services provided are the same, though the specific filings or requirements may be different.</p>
<p>Can an estate be probated without a face-to-face meeting?</p>	<p>No. Settling an estate may require signatures of the beneficiaries and/or executors/administrators of the estate.</p>
<p>What if there are co-executors/co-administrators?</p>	<p>The attorney for the estate would act as the central channel for all co-executors/co-administrators involved in settling the estate.</p>
<p>Can beneficiaries and/or executors/administrators use an attorney outside Hyatt Legal Plans' network?</p>	<p>Yes. Beneficiaries and/or executors/administrators may choose to use an attorney who does not participate in the Hyatt Legal Plans' network and 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 an Out-of-Network Attorney Fee Schedule, will be provided to the beneficiary and/or executor/administrator. The benefit amount may not cover all of the attorney's fees and expenses, and the amount reimbursed will never be more than the attorney's actual charges.</p>
<p>What is the average wait time to see a participating attorney?</p>	<p>The 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.</p>
<p>Are there any hidden fees or charges associated with this service?</p>	<p>No. When a participating plan attorney is used to probate the estate, all attorney fees are covered for the legal services included in Estate Resolution Services. 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.</p>

<p>Will beneficiaries and/or executors/administrators be sold any additional services when they meet with a participating plan attorney?</p>	<p>No. Typically beneficiaries and/or executors/administrators who utilize Estate Resolution Services do not incur additional costs. The face-to-face and telephone consultation option gives 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 the beneficiaries and/or executors/administrators to determine if any additional services are required beyond the covered services.</p>
<p>Does this feature provide translation services for beneficiaries and/or executors/administrators for whom English is not their primary language?</p>	<p>Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.</p>
<p>What are the options if a beneficiary and/or executor/administrator is not satisfied with the service provided by a participating plan attorney?</p>	<p>Hyatt Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If a beneficiary and/or executor/administrator 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 beneficiary. An out-of-network option is also available, if the beneficiary and/or executor/administrator prefers to utilize an attorney who does not participate in Hyatt Legal Plans' network.</p>
<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 a 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 attorneys participating in the Hyatt Legal Plans network is less than 5% per year.</p>
<p>What are the most frequent reasons for attorneys to 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>

¹ MetLife Estate Resolution Services is offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, the legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island.

² 2013 American Business Awards, Gold Stevie Award, Customer Service Department of the Year.

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Life Insurance and MetLife Estate Resolution Services^{SM 1}

You now have the opportunity to enroll in MetLife's Supplemental Life insurance to help financially ensure that your family and loved ones are adequately prepared without you. Enrolling in Supplemental Life insurance will also ensure that valuable legal assistance is available to estate representatives and beneficiaries through MetLife Estate Resolution ServicesSM (ERS). Included with your insurance coverage, ERS can be used for your estate and for your spouse's/domestic partner's estate.

ERS gives estate representatives access to Hyatt Legal Plans' network of more than 13,000 participating attorneys for face-to-face or telephone consultation at no additional cost. Estate representatives can get the legal help they need with this great benefit that provides:

- **Face-to-face consultations:** estate representatives can meet with an attorney to discuss matters relating to probating your and your spouse's/domestic partner's estates.
- **Preparation and representation:** document preparation and representation needed at court proceedings is available to execute the transfer of probate assets from the deceased's estate to the heirs.
- **Correspondence and tax filings:** any correspondence needed to transfer non-probate assets may be completed by an attorney, as well as any associated filings.
- **Coverage for attorney fees:** Estate Resolution Services offers great financial value, since all participating attorney fees for included services are covered through the plan.¹

Beneficiaries can also use this benefit to consult an attorney to discuss general questions about the probate process. Individuals have the option to use the out-of-network reimbursement feature to retain an attorney who does not participate in Hyatt Legal Plans' network of plan attorneys. If a non-network attorney is chosen, the individual will be responsible for any attorneys' fees that exceed the reimbursed amount.

Accessing the Estate Resolution Service is easy.

Once your Supplemental Life Insurance becomes effective, the services will automatically be available. To access the services, estate representatives or beneficiaries simply:

- Call Hyatt Legal Plans' toll-free number 1-800-821-6400
- Provide the Client Service Representative with the employee's company name, customer number (if available) and the last 4 digits of the insured employee's Social Security number.
- The Client Service Representative will give the estate representative or beneficiary a case number, and help locate a Hyatt plan attorney who will handle all the paperwork.

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