

GRIEF COUNSELING

Comfort, Support, and Guidance

Life's outcomes can be unpredictable. Take advantage of valuable resources and services available to you with your Basic Life coverage that provide expert support when needed most — at no additional cost to you. Whether its help coping with a loss or a major life change*, you and your loved ones can turn to our professional counselors and support services — provided by Harris Rothenberg International (HRI) — to get you and your family moving forward.

Licensed Counselors Available 24/7

Personalize sessions to meet your needs. You can choose to meet in-person or by phone with HRI's nationwide network of experienced counselors. They 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.

Funeral Assistance Services

Honor a loved one's life. Work with compassionate specialists that can assist you, your loved ones, and your beneficiaries with customizing funeral arrangements through personalized one-on-one service. HRI Specialists can offer assistance by providing referrals, arrangement options as well as helpful information such as:

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

Self-Service Resources

Get the level of support you need at your own pace. Sometime you just need a little guidance. HRI offers professional self-help resources to help you get 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

Expert Guidance is Just a Phone Call Away

To speak with an HRI counselor or to access self-help information and resources:

*[Call: 1-855-609-9989]
[Visit www.griefcounseling.harrisrothenberg.net]
[Username: *metlifeassist* Password: *support*]*

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

- [Will Preparation¹: Prepare a binding will at any time.]
- [Estate Resolution Services²: Settle an estate with confidence.]
- [Digital Storage³: Create and share a digital legacy®.]

[Grief Counseling and Funeral Planning services are provided through an agreement with Harris, Rothenberg International (HRI), Inc. HRI is not an affiliate of MetLife, and the services HRI provides are separate and apart from the insurance provided by MetLife. HRI has a nationwide network of over 35,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Availability is subject to state regulatory approval. 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.]

¹ [WillsCenter.com is a document service provided by SmartLegalForms, Inc., an affiliate of Epoq Group, Ltd. SmartLegalForms, Inc. and is not affiliated with MetLife. 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.]

² [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.]

³ [MetLife Infinity is offered by MetLife Consumer Services, Inc., an affiliate of Metropolitan Life Insurance Company. MetLife Infinity is available to anyone regardless of affiliation with MetLife.]

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

MetLife

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