

MetLife AdvantagesSM

Harvard



Support, Planning and Protection When You Need It Most

Your life insurance coverage does even more than provide your loved ones with financial security when the unexpected occurs. As a participant in Harvard University's Basic Term Life and Optional Life plan, you also have access to MetLife AdvantagesSM - a comprehensive suite of valuable services that provide support, planning and protection assistance when you and your loved ones need it most.

SUPPORT



Comfort and Guidance for Challenging Times

Grief Counseling¹ provides you, your dependents and your beneficiaries with up to 5 in-person or confidential counseling sessions per event to help cope with a loss — no matter the circumstances — whether it's a death, an illness, a divorce, losing a pet or even a child leaving home.

- Call **1-855-609-9989**
- Log on to <https://griefcounseling.harrisrothenberg.net/default.aspx>
- Username: MetLife Password: **grief**

PLANNING



Professional and In-person Resources When It Matters

Face-to-Face Will Preparation² and **Face-to-Face Estate Resolution Services²** gives you or your spouse/domestic partner unlimited access to professional legal services through a network of over 13,500 participating Hyatt Legal plan attorneys. Will Preparation includes preparation of a Will, Living Will or Power of Attorney, while Estate Resolution Services can assist with probating an estate. You must be a participant in the Harvard University Optional Life plan to access these services at no additional cost to you.

- Call Hyatt Legal Plans' Toll-Free Number: **1-800-821-6400**
- Enter Your Company Name and Group Number: **109929**

1. Grief Counseling 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 46,700 counselors. Counselors have master's or doctoral degrees and are licensed professionals. Subject to state regulatory approval, not approved in all states.

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 a insureds, their dependents and beneficiaries who must have received a serious medical diagnosis or suffered a loss that has occurred, meaning, the diagnosis or loss must have taken place (death in the family, job loss, a finalized divorce or separation). Events that may result in a loss are not covered under this program unless and until such loss has occurred.

2. Will Preparation and 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. 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. 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.

WillsCenter.com³ helps you or your spouse/domestic partner prepare a Will, Living Will, Power of Attorney and HIPAA Authorization form on your own, at your own pace, 24 hours a day, 7 days a week.

- Log on to www.willscenter.com
- Register as a new user

Funeral Planning Guide acts as a useful guide for your final wishes by documenting important financial information and decisions now so that your loved ones and beneficiaries have them later.

- Access the online Funeral Planning Guide by visiting www.metlife.com to download a copy.

retirewise[®] is a four-part workshop series that offers you comprehensive retirement education with the option to meet with a local financial professional to discuss your specific circumstances and individual goals.

- Call **866-801-3547**
- For more information visit www.MetLifePlanSmart.com

PROTECTION



Solutions for Continuing Workplace Coverage

- Coverage for active and retired employees

Portability⁴ provides the option to “port” or take your coverage with you if you become separated from or leave your company — a valuable feature in today’s ever changing world.

- Call **1-888-252-3607** to speak with a MetLife representative who can answer questions about Portability

3. 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.

4. To the maturity age specified in the certificate.

MetLife

Metropolitan Life Insurance Company
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[DC, GU, MP, PR, VI]

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