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Enhancements from MetLife

Why we're contacting you

Effective January 1, 2018, your employees will benefit from [new and enhanced] services with your MetLife coverages. We know life's outcomes can be unpredictable. That's why we continuously evaluate our programs to ensure your employees get the guidance they need — with the tools that make it easy to keep moving forward.

- Enhanced Grief Counseling services, now provided through LifeWorks US Inc. (LifeWorks)
- New Grief Counseling services are now available on MetLife's Supplemental Term Life product
- Enhanced Travel Assistance Program services

What you need to know

MetLife is committed to offering the highest level of service to our customers. These services will not change your current rates and no additional action is required from you. It's that easy.

Grief Counseling. On January 1, 2018, your Grief Counseling services will be provided by LifeWorks. The enclosed flyer has all the information your enrolled employees and their dependents need to access the services.

Travel Assistance. Your employees traveling or working internationally can do so with greater peace of mind. Our travel assistance program now offers virtual consultations with US board-certified physicians when medical care is needed. And, the program now offers a mobile app - making it easy to connect when it matters most.

What you need to do

Information about these new and enhanced services will be made available to your employees through their normal service channels. If you wish to communicate these services to your employees, we've enclosed flyers to incorporate into your benefit communication channels. Remember, employees will not be able to access the new services until January 1, 2018.

We're here to help

Our experts are here to answer any questions you may have about these value-added services. Please contact your MetLife representative, with any Grief Counseling or Travel Assistance questions.



Grief Counseling Comfort for you and your family

We know life's outcomes can be unpredictable. That's why grief counseling services are offered with your life insurance coverage to help provide comfort, encouragement and hope for you and your loved ones in your time of need — at no additional cost to you. Grief comes in many forms and whether it's help coping with a loss or major life changes, you can turn to professional counselors and support services provided through LifeWorks US Inc., to support you and your family moving forward.¹



To speak with a LifeWorks Counselor

Call

1-888-319-7819

Visit

metlifegc.lifeworks.com User Name: metlifeassist Password: support

Confidential Assistance available 24 hours a day, 7 days a week

Personalize counseling sessions to meet your needs*. Choose to meet in-person or by phone with one of LifeWorks' network of licensed counselors who 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.

Self service resources you can access at anytime

Sometimes you just need a little guidance. Get the level of support you need at your own pace. We offer professional self-help resources to help you through the grieving process. Online information available to you includes:

- · End-of-life issues
- · What to do after the death of a loved one
- · Grieving well and getting better
- · Funeral and memorial planning
- · Adult care for surviving elders
- Single parenting

Funeral assistance services when needed most

Professional counselors can also assist you, your loved ones, and your beneficiaries with customizing funeral arrangements through personalized one-on-one service. Licensed counselors 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





What's new with Travel Assistance?

Provided through AXA Assistance USA, Inc.

New features available 1/1/2018

AXA's Travel Assistance will expand its features to include access to their mobile application and new International Teleconsultation services.



Mobile App Access — Information at your fingertips!

Complete access to available Travel Assistance services anytime for all your domestic and international traveling needs including real-time travelers, security, medical and provider information — before, during and after your trip.

Getting started

- Download AXA's mobile app from Google Play or App Store for iOS or Android by searching "webcorp"
- · Sign in using your AXA username and password
- Username: axa Password: travelassist



International Teleconsultation Services¹ — consult with a U.S. medical care provider while traveling abroad!

You and your covered family members will receive 24/7 virtual consultation access to U.S. licensed medical practitioners when traveling internationally and in need of medical intervention — via smartphone, tablet or web.

Services include:

- · Available globally in English to employees temporarily living or traveling abroad, excluding USA and Canada
- · Referrals to a preferred provider in AXA's international network of worldwide providers
- · Professional consultations on common and minor illnesses such as colds, allergies minor injuries, infections, sores and aches
- · Unlimited access to licensed physicians or advanced practitioners, as needed
- · Support to obtain or refill a prescription
- · Audio and visual consultation capabilities including confidential video conferencing technology

Register before your next trip abroad.

To register for International Medical Teleconsultation, call 1-312-935-3783

AXA's Travel Assistance program is available to you with your group benefits plan. If you have questions about any of the Travel Assistance services, please call at 1-800-454-3679.

Remember, you will not be able to access the new services until January 1, 2018.



