

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
- 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

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



1. Grief Counseling and Funeral assistance services will be provided by a third party, LifeWorks US Inc., under an agreement with MetLife.
* Coverage includes up to five face-to-face or telephone sessions per event.

metlife.com

Grief Counseling and Funeral Planning services are provided through an agreement with LifeWorks, US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife. LifeWorks 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.



Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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Employee Assistance Program

Option 2

We all need help every now and then

Problems are just a part of everyday life. In addition to the benefits provided under your MetLife Group Insurance coverage, you and your household members will have access to an Employee Assistance Program (EAP) beginning on January 1, 2018. This program provides you with services to help with the everyday challenges of life that may affect your health, family life and desire to excel at work.

EAP services will be provided by a third party, LifeWorks US Inc., under an agreement with MetLife.



Your EAP may be used to address a broad range of issues including:

- Marriage, Relationship and Family Problems
- Problems at Work
- Legal and Financial Issues
- Stress and Anxiety
- Alcohol and Drug Dependency
- Identity Theft
- Health and Wellness Concerns

Consultation and support

You and the members of your household are entitled to up to **5 consultations with a licensed clinician per issue, per individual, per calendar year**. You choose between in-person sessions with a provider from LifeWorks' extensive network or convenient and easy telephonic consultations with a licensed LifeWorks clinician. Please call 1-888-319-7819 anytime to speak with a clinician, request a referral or schedule an appointment.

Work and life services

Telephonic consultations are available in the following areas:

Legal Services: Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you and MetLife/LifeWorks/your employer).

Financial Services: Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues.

Childcare and Eldercare Assistance: Consultation plus referrals to childcare and eldercare providers.

Identity Theft Recovery Services: Information on ID theft prevention, plus an ID theft emergency response kit and help from a fraud resolution specialist if you are victimized.

Daily Living Services: Referrals to consultants and businesses that can help with event planning, transportation services, pet services and more (does not cover the cost nor guarantee delivery of vendors' services).

Online Member Services: LifeWorks' EAP website and app that will be available to you features a wide range of tools and information to help you take charge of your well-being and simplify your life. Log on to metlifeeap.lifeworks.com, **user name: metlifeeap** and **password: eap**.





Services are provided by LifeWorks, one of the nation's premier providers of EAP services, with a national network of more than 30,000 practitioners. LifeWorks' staff provides immediate crisis resolution, information and referrals to appropriate counseling and support services. Licensed staff clinicians with crisis intervention expertise, including bilingual Spanish-/English-speaking staff, are available to handle emergency or urgent need cases.

Answers to frequently asked questions

Are EAP services confidential?

Yes. LifeWorks is required to comply with state and federal laws governing the confidentiality of your personal information.

When should I seek help?

The right time to seek help for a problem is as early as possible, before the problem becomes critical. EAP services can be accessed through a dedicated toll-free number 24 hours a day, 7 days a week.

How do I get help?

You can call 1-888-319-7819 to arrange for your EAP services. You will be deemed to have used up one of your consultations if you fail to cancel an appointment at least 24 hours in advance, unless the appointment is missed because of an emergency or circumstances beyond your control.

Will I have to pay for services?

No! Your employer pays for EAP services. There are no co-payments, co-insurance or deductible payments, and you will not be liable for any fees covered by your employer's EAP under any circumstances. If you decide you want services not included in the EAP offered by your employer, you will have to arrange and pay for them separately.

Do I have rights under the Consolidated Omnibus Budget Reconciliation Act ("COBRA")?

For information about COBRA rights, contact your Human Resources Department.

Does the EAP offered by my employer have any limitations?

EAP services **do not** provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

We're here to lend a hand: 1-888-319-7819

TDD callers can call: 1-800-999-3004

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details. EAP services provided through an agreement with LifeWorks. LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

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](tel: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](tel:1-800-454-3679).

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

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1. Teleconsultation is not an emergency medical response program. In the event of a medical emergency, members should contact their local emergency medical service. Teleconsultation services may not be appropriate for all medical conditions. Carefully review our Terms of Service available at <https://axaassistance.avizia.com>. Services are available for limited, non-urgent, non-life threatening medical conditions. Services, including assistance with prescriptions, will be provided as permitted under applicable law. Teleconsultation services are provided by HAA Preferred Partners, LLC, an AXA Assistance company. AXA Assistance USA, Inc. is an unaffiliated service provider that provides travel assistance services.

Travel Assistance and Identity Theft Solutions services are not insurance and administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by Lloyd's Illinois, Inc. for Underwriters at Lloyd's, London (Not Incorporated). AXA Assistance and Lloyd's Illinois, Inc. for Underwriters at Lloyd's, London (Not Incorporated) are not affiliated with MetLife, and the services and benefits they provide are separate and apart from the insurance provided by MetLife.

