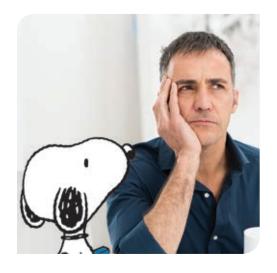
GRIEF COUNSELING INCLUDING FUNERAL PLANNING ASSISTANCE

Providing Employees Comfort, Support and Guidance Following a Loss



Help your employees get back to a productive life – at home and work

At a time of loss, a single phone call provides convenient and confidential grief counseling support including funeral planning assistance. Dealing with any type of loss can be difficult and distracting. Offering the right type of support and resources can help your employees through a challenging time, and get them back on their feet mentally and emotionally.

MetLife's Face—to-Face Grief Counseling Services¹ are an added advantage that can represent significant value for your employees. They provide your employees with the support, comfort, tools and services they need to get back to a productive life — at home and at work. In addition, our grief counseling services include funeral planning assistance to help cope with a loss. Since these meaningful services are included with the basic term life program, there is no added cost.

Provide Comfort When It's Needed Most

Employees and their dependents or their beneficiaries get 24/7 access to a counselor experienced in helping individuals who have suffered a loss. They simply call a dedicated toll-free number at any time to speak with a licensed professional. Sessions can take place by phone or in-person for a more personalized experience. They can also have up to five face-to-face grief counseling sessions per event.²

Some major losses include:

- Death of a loved one
- Loss of a job
- Loss of a spouse or partner
- Receiving a serious medical diagnosis
- Divorce
- Loss of a pet

Counselors can also help access services that are specific to an employee's situation, preferences and health insurance coverage.

continued



FUNERAL PLANNING ASSISTANCE TO HELP COPE WITH LOSS

Added support from work-life specialists is available at the same toll-free number—and at no cost. These specialists can provide helpful information on funeral planning and providers. They can also help:

- Find local funeral homes
- Request funeral cost estimates from local providers; compare cost information, services offered and funeral planning options
- Locate cemetery options, including information on monument types
- Identify monument and headstone vendors
- Identify other service providers such as florists, caterer and hotels
- Find back-up care for children and elderly

MetLife's Grief Counseling Services provide the comfort and support your employees need to help them deal with grief and return to a productive work life.

LOOKING FOR A BENEFITS SOLUTION THAT HELPS YOUR EMPLOYEES GET THROUGH CHALLENGING TIMES?

Contact your MetLife representative today!

Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your MetLife representative for complete details.

² The Grief Counseling program does not provide support for issues such as: Domestic Issues, Parenting Issues, or Marital/Relationship Issues. For such issues, members should inquire with Human Resources about their company's EAP program, or community resources. Support for events covered in this program are subject to a member who must have received a serious medical diagnosis or suffered a major loss that has occurred, meaning, the diagnosis or loss must have taken place. (death in the family, job loss, a finalized divorce or separation). Support for events that may result in a loss that has not occurred, such as relationship issues or job instability, are not covered in this program.



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¹ Subject to state regulatory approval. 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 with extensive experience working with people who have suffered a loss.