

Will Preparation Service

Frequently Asked Questions



MetLife

<p>What is the Will Preparation service?</p>	<p>Will Preparation,¹ part of a robust continuum of value-added services, is a living benefits feature offering face-to-face and telephone consultations to employees through Hyatt Legal Plans Inc., a MetLife company, as a part of MetLife's Group Life Plans. This service fully covers attorney fees for preparing and updating a will when using a participating plan attorney.</p>
<p>Who is eligible to participate in the Will Preparation service?</p>	<p>Employees who participate in MetLife's Group Variable Universal Life, Group Universal Life or Supplemental Term Life Plans are eligible.²</p>
<p>What's included?</p>	<p>Will Preparation provides participants in a MetLife Group Life Plan access to attorney services to complete the entire process of creating and updating a will. Highlights include:</p> <ul style="list-style-type: none"> • Full-service options to prepare and update wills, including complex wills and codicils, living wills and powers of attorney, for both you and your spouses/domestic partners. • Face-to-face and telephone consultations with a Hyatt Legal Plans' participating plan attorney. • Unlimited access to update a will for as long as you continue to participate in the MetLife Group Life Plan. <p>Plus:</p> <ul style="list-style-type: none"> • Convenient access to a local attorney. • Hyatt's network of over 12,000 participating plan attorneys. • Hyatt's award-winning Client Service Center to assist in locating an attorney.³
<p>Are ancillary documents covered?</p>	<p>All living wills, codicils, testamentary trusts and powers of attorney are included. This service does not include fees associated with living trusts and tax planning needs. However, the participating plan attorney can provide guidance on living trusts and how to approach tax issues related to a will. If you or your spouse/domestic partner choose to have a living trust created, the participating plan attorney will provide a written fee statement detailing any associated costs in advance.</p>
<p>Is there a fee charged to the Plan?</p>	<p>Will Preparation Service is an option included in MetLife's Group Variable Universal Life, Group Universal Life or Supplemental Term Life coverages at no additional cost to employers, employees and their spouses/domestic partners.</p>
<p>How do I access this service?</p>	<p>It's easy and convenient for you to access this service:</p> <ul style="list-style-type: none"> • You can call a toll-free telephone number, 1-800-821-6400, to speak with a Hyatt Legal Plans' Client Service Representative. • You will need to provide your company name, group number (if available) and the last 4 digits of your Social Security or Employee number. • Client Service Representatives assist you in locating participating plan attorneys in the requested location, and provide you with case numbers to give to the participating plan attorney of your choice. • When using a participating plan attorney, no claim forms or co-payments are required—the attorney handles all the paperwork.



Is there a limit to the number of times a will can be updated?	No. As long as you participate in the MetLife Group Plan, you and your spouse/ domestic partner can consult face-to-face and via telephone with a participating plan attorney as often as you deem necessary to keep your will, living will and power of attorney up-to-date.
How often should a I review and update my will?	You should review your will every 5 to 10 years with an attorney. It is prudent to review a will, living will and power of attorney whenever a life-changing event occurs such as: marriage, divorce, birth of a child, etc.
What is the average wait time to see a participating attorney?	The average wait time can vary depending on individual circumstances. Appointments are typically made within one business day of initial contact and most participating plan attorneys offer evening and Saturday appointments.
Can I use an attorney outside Hyatt Legal Plans' network?	Yes. If you choose to use an attorney who does not participate in the Hyatt Legal Plans' network, you will receive reimbursement for covered services according to a set fee schedule. Once Hyatt is notified that an out-of-network attorney has been chosen, you will receive a claim form and information material, including a Fee Reimbursement Schedule. In this case, you will be responsible for any attorney fees that exceed the reimbursed amount.
What is the average turnaround time to prepare or update a will?	Wills can vary in complexity, but in general are typically produced in approximately a week. The attorney will take as much time as needed to work with you and your spouse/domestic partner to meet your needs.
Are there any hidden fees or charges associated with this service?	No. All attorney fees, when using a participating plan attorney, for preparing and updating a will, living will and power of attorney are covered under the Will Preparation Service. However, if the attorney receives a request to provide additional work that is not fully covered under this service, the attorney will provide a written fee statement detailing any associated costs in advance.
Will I be sold any additional services when I meet with a participating plan attorney?	No. Typically when you utilize the Will Preparation Service you do not incur additional costs. The face-to-face consultation option gives you the opportunity to ask questions and fully explore the best course of action to meet your needs. During the initial consultation, the participating plan attorney will recommend and review a plan of action with you to determine if any additional services are required beyond the covered services.
Does my spouse/domestic partner need a joint will with me in order to take advantage of this service?	No. You and your spouse/domestic partner will be able to prepare your own separate wills with a participating plan attorney. If after discussing your needs, a joint will is desired and is recommended by the attorney and allowed in the state, one can be prepared.
Does this feature provide translation services for participants who may not use English as their primary language?	Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.
Am I responsible for storing the executed documents?	Yes. Upon completion of your will, you will be provided with the original will by the attorney. It is your sole responsibility to store the will in a safe place. The participating plan attorney will provide you with advice on how to properly store the will.
What are my options if I am not satisfied with the service provided by a participating plan attorney?	Hyatt Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If you are dissatisfied with the service provided by a participating plan attorney, you should notify Hyatt. Hyatt will work to resolve any issues to your satisfaction. An out-of-network option is also available, if you prefer to utilize an attorney who does not participate in Hyatt Legal Plans' network.

<p>Are there any minimum requirements for an attorney to join the Hyatt network?</p>	<p>Yes. An attorney must satisfy a number of requirements to become a member of Hyatt Legal Plans' attorney network. A few of the qualification requirements include:</p> <ul style="list-style-type: none"> • Minimum 7 years experience, • Malpractice insurance, • Superior customer service attitude, and • A desire to serve new clients. <p>Hyatt requires a sufficient number of attorneys engaged full time in the general practice of law, with fully staffed offices. Once an attorney becomes a member of the Hyatt attorney network the attorney must adhere to a "code of excellence." If it is determined that a participating plan attorney does not meet these high standards, the attorney will be removed from the network. Participating plan attorney files are audited on a regular basis to ensure adherence to Hyatt standards. Physical visits to the busiest firms are conducted.</p>
<p>What is the turnover rate for attorneys in the network?</p>	<p>The turnover rate for participating plan attorneys is less than 5% per year.</p>
<p>What are the most frequent reasons an attorney would request to be removed from the network?</p>	<p>Attorneys typically request removal due to low referrals, retirement and/or promotions to public offices.</p>

¹ Will Preparation and Estate Resolution Services are offered by Hyatt Legal Plans, Inc., 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-sitused cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation.

² Domestic Partner coverage is available when offered by the employer and approved in the employer's situs state.

³ 2011 Smart Business World Class Customer Service Awards, Winner of the "Service Standards" category. 2011 International Business Awards, Customer Service Department of the Year: Distinguished Honoree.

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