

MetLife



Frequently Asked Questions

What is the Estate Resolution Service?	MetLife Estate Resolution Services SM , offered through Hyatt Legal Plans, Inc., a MetLife company, is a value-added feature that is part of a robust continuum of services offered as part of MetLife Group Life Plans. ¹ This service fully covers attorney fees for probating the insured's estate when using a participating plan attorney. The service also provides advice and consultation to beneficiaries.
Who is eligible to participate in Estate Resolution Services?	Employees who participate in MetLife's Group Variable Universal Life, Group Universal Life or Supplemental Term Life Plans are eligible.
What is probate?	Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased person's property. If there is a will, it is "probated" to prove it is valid and authentic. If there is no will, an alternative process is used for administering and settling the estate.
What services are included for the executor or Administrator of the insured's estate?	Estate Resolution Services provides the insured's executor or administrator access to attorney services related to probating the estate. Highlights include: <ul style="list-style-type: none"> • Full-service options to discuss matters related to probating the insured's estate. • Full probate services. • Face-to-face consultations with a Hyatt Legal Plans' participating plan attorney. Plus: <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.²
Are Estate Resolution Services only available to the executor/administrator of the insured's estate?	No. If a beneficiary is not the executor/administrator of the insured's estate, the beneficiary may receive consultations with a participating plan attorney. In situations involving multiple beneficiaries, all of the beneficiaries will be able to consult with a participating plan attorney. However the executor/administrator will receive the full benefit of the Estate Resolution Services.
What's covered?	All preparation of documents and representation at court proceedings needed to transfer the probate assets from the insured's estate to their heirs are included. This service also covers the completion of correspondence necessary to transfer non-probate assets, such as proceeds from insurance policies, joint bank accounts, stock accounts or a house and its associated tax filings.
Are there any exclusions?	Yes. The following services are not covered by this service: matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the estate; any disputes with the policyholder, employer, plan attorneys, 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.

<p>How do beneficiaries or estate representatives access this service?</p>	<p>It's easy and convenient for beneficiaries or estate representatives to access this service:</p> <ul style="list-style-type: none"> • The death of an insured employee is reported to MetLife. • Beneficiaries receive an explanation of this service with the claim form they receive from MetLife. • Beneficiaries and/or executors/administrators call a toll-free telephone number, 1-800-821-6400 to speak to a Hyatt Legal Plans' Client Service Representative. • Beneficiaries and/or executors/administrators provide the insured's company name, group number (if available), and the last 4 digits of the insured's Social Security number. • Client Service Center Representatives assist the beneficiaries and/or executors/administrators in locating participating plan attorneys in the requested location, and provide them with a case number to give to the participating plan attorney of their choice. • When using a participating plan attorney, no claim forms or co-payments are required—the attorney handles all the paperwork.
<p>What is a non-probate property or asset?</p>	<p>A non-probate property or asset is any asset whose ownership is automatically transferred without being subject to the probate process, such as one held in "joint tenancy" with right of survivorship, or "payable on death" ownership. Life insurance proceeds are generally not subject to the probate process because the beneficiary is designated to receive the benefits. There may be tax issues related to these assets even if they are not part of the probate estate.</p>
<p>Are all individuals subject to probate?</p>	<p>Any individual who owns property that does not automatically pass to another person by operation of law or contract is considered to have an estate subject to probate. Some states may have a simplified procedure for some estates.</p>
<p>Is Estate Resolution Services really a needed service?</p>	<p>Yes. Probate can be a difficult and expensive process. Having an experienced professional do all of the "heavy lifting" will ensure that all required filings/paperwork are completed as required by the local jurisdictions.</p>
<p>Doesn't everything pass to the spouse without going through probate?</p>	<p>No. Each state has its own version of how things get passed if there is no will.</p>
<p>How long does probate usually take?</p>	<p>The process could be as short as a few months or as long as over a year depending on the complexity of the estate.</p>
<p>Are there any costs to the probate process that the executor/administrator will have to bear?</p>	<p>MetLife's Estate Resolution Services cover the cost of attorney fees in the probate of the insured's estate. However any costs or charges that are incurred outside of the attorney fees are not covered under the Estate Resolution Services feature. Examples of non-covered items include: court costs, filing fees, recording fees, witness fees, transcripts, guardian ad litem fees and appraiser fees. Please note that the fees for non-covered items would be incurred regardless of whether or not MetLife Estate Resolution Services was being utilized.</p>
<p>Is the service any different if a person dies with or without a will?</p>	<p>No. The process is the same, though the specific filings or requirements may be different.</p>
<p>Can an estate be probated without a face-to-face meeting?</p>	<p>No. Settling an insured's estate may require signatures of the beneficiaries and/or executors/administrators of the insured's estate.</p>
<p>How does the attorney coordinate among multiple beneficiaries and/or co-executors/co-administrators?</p>	<p>The attorney for the estate (working with the executors/administrators) would act as the central channel for all the beneficiaries involved.</p>
<p>Can beneficiaries and/or executors/administrators use an attorney outside Hyatt Legal Plans' network?</p>	<p>Yes. Beneficiaries and/or executors/administrators who choose to use an attorney who does not participate in the Hyatt Legal Plans' network receive reimbursement for covered services according to a set fee schedule. Once Hyatt is notified that an out-of-network attorney has been chosen, a claim form and information material, including a Fee Reimbursement Schedule, will be provided to the beneficiary and/or executor/administrator. In this case, they will be responsible for any attorney fees that exceed the reimbursed amount.</p>

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 attorneys provide evening and Saturday appointments.
Are there any hidden fees or charges associated with this service?	No. All attorney fees, when using a participating plan attorney, for probating an insured's estate are covered under Estate Resolution Services. However, if the attorney is requested 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 beneficiaries and/or executors/administrators be sold any additional services when they meet with a participating plan attorney?	No. Typically beneficiaries and/or executors/administrators who utilize Estate Resolution Services do not incur additional costs. The face-to-face consultation option gives beneficiaries and/or executors/administrators the opportunity to ask questions and fully explore the best course of action to meet their needs. During the initial consultation, the participating plan attorney will recommend and review a plan of action with the beneficiaries and/or executors/administrators to determine if any additional services are required beyond the covered services.
Does this feature provide translation services for beneficiaries and/or executors/administrators 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.
What are the options if a beneficiary and/or executor/administrator is 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 a beneficiary and/or executor/administrator is dissatisfied with the service provided by a participating plan attorney, they should notify Hyatt. Hyatt will work to resolve any issues to the satisfaction of the beneficiary. An out-of-network option is also available, if the beneficiary and/or executor/administrator prefers to utilize an attorney who does not participate in Hyatt Legal Plans' network.
What plan contracts are required to utilize this service?	No additional plan contracts are required. All that is needed is a simple amendment to the group policy.
How will I know if my employees are taking advantage of this feature?	Upon request, your MetLife account representative can provide the number of case numbers issued to access the benefit.
Are there any minimum requirements for an attorney to join the Hyatt network?	<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 regular basis to ensure adherence to Hyatt standards. Physical visits to the busiest firms are conducted.</p>
What is the turnover rate for attorneys in the network?	The turnover rate for a Hyatt Legal Plans participating attorney is less than 5% per year.
What are the most frequent reasons an attorney would request to be removed from the network?	Attorneys typically request removal due to low referrals, retirement and/or promotions to public offices.
How does this service get processed and how do I communicate it to my employees?	If the employer handles the recordkeeping for the plan, you only need to distribute the informational Estate Resolution Services information in the claim kit to your employees. If MetLife handles the recordkeeping for your plan, your employees will be notified that they have the option to participate in Estate Resolutions Services with their enrollment materials.

<p>Are there any other communications I can use to announce this new service to my employees?</p>	<p>Yes. MetLife has additional turn-key announcement/awareness communications available that you can use to let employees know that this service is available as part of their Group Supplemental Life coverage. These communications can be customized for your employees and can be used in email, voicemail or newsletter employee communications—whatever channel you already use to communicate to your employees.</p>
<p>Is the Plan eligible for other Hyatt Legal services?</p>	<p>Yes. To complement the Estate Resolutions Service, MetLife’s Will Preparation Service is one of several value-added features offered to insured employees and their spouses/domestic partners through Hyatt Legal Plans.</p>

For more information, contact your insurance broker, benefits consultant or MetLife representative today.

¹ Will Preparation and 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-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. 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.

² 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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