



MetLife Estate Resolution ServicesSM for covered Members of the CPF



MetLife[®]

What's covered?

Group Life Insurance Beneficiary: MetLife Estate Resolution ServicesSM¹ covers the participating plan attorney's fees for:

- Telephone and office consultations to discuss matters related to probating the insured's estate

Estate Representative: MetLife Estate Resolution ServicesSM covers the participating plan attorney's fees for the estate representative for the following probate services:

- Telephone and office consultations to discuss matters related to probating the insured's estate;
- Preparation of documents and representation at court proceedings needed to transfer the probate assets from the insured's estate to heirs;
- 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;
- Associated tax filings.

Out-of-Network Option

Beneficiaries and estate representatives have the option to retain an attorney outside of the Hyatt Legal Plan's network and receive reimbursement for the covered Estate Resolution Services up to a set dollar limit.

To take advantage of the reimbursement feature, first contact Hyatt Legal Plans at toll-free 800-821-6400 to request authorization and the fee reimbursement claim forms.

Exclusions

The following services are not covered by the 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.

¹ MetLife Estate Resolution Services is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, the legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. MetLife Estate Resolution Services is subject to regulatory approval and is not currently available in all states. In certain states, Estate Resolution Services cannot be made available to residents without that state's approval.

Benefits for the **if in life**SM

MetLife[®]

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com



Protection You Can Take With You When You Travel

MetLife

What do you do if you...

- Forget your prescription medication while traveling?
- Become sick or injured while you are traveling?
- Lose your luggage?
- Are concerned about identity theft and where to turn if you become a victim?

Travel Assistance can help.

What is Travel Assistance*?

Travel Assistance is a valuable benefit that is provided and administered by AXA Assistance USA, Inc. through an arrangement with MetLife. This service offers you and your dependents medical, travel, legal and financial assistance services, 24 hours a day, 365 days a year, while traveling internationally or domestically more than 100 miles from home. With one quick toll-free phone call to the alarm center, you will receive assistance in obtaining the help you need through more than 600,000 pre-qualified providers in more than 238 countries. Best of all, you are automatically eligible for the Travel Assistance services with your MetLife Accidental Death & Dismemberment coverage:

Travel and financial services include:

- general travel information about visa, passport, inoculation requirements and local customs
- telephone interpretation
- 24-hour pre-departure information (weather, currency, holidays)
- emergency cash/bail assistance/legal referrals
- lost document and luggage assistance

Medical assistance services include:

- physician/hospital/dental referrals
- hospital admission validation
- evacuation and repatriation
- prescription transfer
- transportation to join patient
- return of mortal remains

Identity Theft Solutions provides you and your dependents with:

- **Education and Protection including:** the identity theft risk & prevention tool kit and resolution guide.
- **Personal Guidance including:** Filing and obtaining police and credit reports, contacting creditor fraud departments, taking inventory of lost or stolen items and more. You do not have to be traveling to take advantage of this benefit; you can access it whether you are home or away.

(Continue for additional important information.)

*Travel Assistance services are administered by AXA Assistance USA, Inc. Certain benefits provided under the Travel Assistance program are underwritten by ACE American Insurance Company. AXA Assistance and ACE American are not affiliated with MetLife, and the Travel Assistance & Identity Theft Solutions services they provide are separate and apart from the insurance provided by MetLife.

What are the conditions that would prevent me from receiving Travel Assistance services?

Travel Assistance provides a wide variety of services administered by AXA Assistance USA, Inc. However, these services are available with certain conditions that apply. The AXA Travel Assistance Program is available for participants in traveling status. Whenever a trip exceeds 120 days, the participant is no longer considered to be in traveling status and is therefore ineligible for these services. Also, AXA Assistance USA will not evacuate or repatriate participants without medical authorization; with mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home; or with infections under treatment and not yet healed. AXA Assistance will not provide services when travel is undertaken for the specific purpose of securing medical treatment; for diagnostic tests which are part of a routine physical exam; any complications due to normal childbirth, normal pregnancy through the first 6 months of pregnancy or voluntary induced abortion; chiropractic, homeopathic or non-certified Western medicine; any dental or orthodontic treatment which is not from accidental injury; if injuries result from intoxication or an attempt at suicide; participating in acts of war or civil upheavals; riots or physical fights initiated by the participant; commission of an unlawful act; use of drugs unless prescribed by a physician; treatment for drug or alcohol addiction, or treatment for nervous or mental disorders; participation in a professional sport or activity of any sport that could be life threatening or work-related illness or its consequences. Non-medical services such as hotel, restaurant, taxi expenses or reimbursement for baggage loss while traveling are not covered. The maximum benefit per person for costs associated with evacuations, repatriations or the return of mortal remains is US\$200,000 for each service.

Treatment must be authorized and arranged by AXA's designated personnel to be eligible for services under this program. All services must be provided and arranged by AXA Assistance USA, Inc. No claims for reimbursement will be accepted.

How Do I Access Travel Assistance?

When your AD&D coverage becomes effective, you will be provided with a travel assistance identification card by your employer, along with an informative brochure that highlights the available services. If you become sick or injured, require travel or financial assistance when traveling 100 miles or more from home, call the number on the identification card to access services. You will promptly be connected to a multilingual assistance coordinator who will be happy to assist you, 24 hours a day, 365 days a year. It's that easy!

Travel Assistance for covered members of the California Professional Firefighters who purchased AD&D coverage.

Benefits for the **if in life**SM



1003-0907 1900029061(0310)
L0310093794(exp0312)(All States)(DC, GU, MP, PR, VI)
© 2010 METLIFE, INC.

MetLife

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com



Will Preparation Service for covered members of California Professional Firefighters

Group Life Program



MetLife

Will Preparation Service covers the participating plan attorney's fees for participating members and their spouses for the following services:

- Telephone and office consultations to discuss the preparation or updating of the employee's and/or spouse's will
- Preparation of the will(s)
- Updating of will(s)
- Preparation of codicils

Not just a Simple Will

- Hyatt's participating plan attorneys will prepare a Will to meet each covered member's needs, from a simple Will to a complicated Will. The participating attorney's fees for the preparation of Wills for members and their spouses are fully covered, even for complex Wills. There is no limit on the number of times a will can be prepared or updated.
- Wills generally name beneficiaries, alternate beneficiaries, indicate specific gifts, name an executor to manage the estate, name a guardian and alternate guardian for minor children and may even cancel debts owed – all these items of a Will are fully covered if you use a participating plan attorney to prepare the will.

Trusts—What's covered? What's not?

- Any testamentary trust, which is a trust set up in a Will to take effect after death, is covered under the Will Preparation benefit when using a participating plan attorney.
- Living trusts are trusts that take effect during a person's lifetime and are not covered by Will Preparation, as they are not a part of a Will.
- Documents such as living wills, powers of attorney or living trusts are not included in the Will Preparation Service, as they are separate legal documents. Participating attorneys will be happy to discuss and/or prepare these additional documents; however, the Will Preparation Service does not cover the attorney's fees. Tax planning is not covered by the Will Preparation Service.

Out-of-Network Option

Participants have the option to retain an attorney outside of Hyatt Legal Plans' network of attorneys and receive reimbursement for the preparations of wills up to a set dollar limit.

To take advantage of the reimbursement feature, the participant must first contact Hyatt Legal Plans' Client Service Center at toll-free 800-821-6400 and request authorization and the fee reimbursement claim forms.

* Will Preparation is 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.