

June 19, 2019

0007210101

New York State Professional Fire Fighters Association
Nicole Reid
174 Washington Ave.
Albany, NY 12210

Why we're contacting you

MetLife is pleased to announce an enhancement to our MetLife AdvantagesSM suite of value added services.

Effective July 1, 2019 we are introducing Beneficiary Grief Counseling*. This service is included at no additional cost with life insurance coverage for both your employees' beneficiaries as well as your employees themselves, if they are the beneficiary of their Spouse and Child life insurance coverage. LifeWorks, US Inc. will provide this service, which offers life insurance beneficiaries support from licensed professional counselors to help during this difficult time of need.

This offering includes the following services:

- Telephone intake by a licensed mental health professional for assessment and appropriate referral to identified licensed counselors with at least a master's degree in counseling, psychology or sociology based upon the beneficiary's specific grief counseling needs;
- 24-hour availability of grief counseling clinical services, via a toll-free telephone line three hundred sixty-five days a year;
- A maximum of five 50 minute face-to-face, telephonic, and video grief counseling sessions per loss event;
- Courtesy follow-up with beneficiaries using the Grief Counseling Services; and
- Access to educational materials and self-assessments as it pertains to the loss experienced by the beneficiaries.

What you need to do

Please review the enclosed Policy and Certificate Endorsements. After reviewing, please file it with your Group Policy or other contractual documents. For more information on Beneficiary Grief Counseling services, please review the enclosed flyer and feel free to share it with your employees.

We're here to help

If you have any questions about this new service, please contact MetLife Customer Service at 1-800-ASK-4MET.

*Beneficiary Grief Counseling 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. This program is available only to beneficiaries of MetLife group Life Insurance programs. Events that may result in a loss are not covered under this program unless and until such loss has occurred.



Grief Counseling support for your beneficiaries

The loss of a loved one can be hard to deal with. That's why Beneficiary Grief Counseling services help by providing comfort, encouragement, and hope to your beneficiaries. This service is included at no additional cost with your life insurance coverage. We have partnered with LifeWorks, US Inc. to provide your beneficiaries with support from licensed professional counselors to help during this difficult time of need.



To speak with a
LifeWorks Counselor

Call
866-307-1405

Visit
metlifebene.lifeworks.com
User Name: **metlifebene**
Password: **support**

Confidential Assistance available 24 hours a day, 7 days a week

Personalized counseling sessions to meet your beneficiary's needs. Your beneficiary is eligible for up to 5 counseling sessions.* Sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times.

Self-service resources your beneficiaries can access at anytime

Rest assured knowing your beneficiaries will be able to get the level of support they need at their own pace. Self-help resources are available to help beneficiaries through the grieving process. Online information available includes:

- Dealing with grief
- What to do after the death of a loved one
- Coping with painful anniversaries

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*Coverage includes up to five face-to-face or telephone sessions per event.





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

CERTIFICATE RIDER

Group Policy no.: This Certificate Rider applies to policies (1) using Policy Form Number G.2130, G.2130-S or GPNP99, (2) which have certificates that provide Supplemental Life Insurance; non/contributory Basic Life Insurance; Contributory Basic Life Insurance; or a combination of any of the above, and (3) which are situated in New York

Policyholder: Any Policyholder of a policy described above

Effective Date: July 1, 2019

The certificate is changed as follows:

The following statement is added to the Schedule of Benefits:

"Certain non-insured Grief Counseling Services are included with Supplemental Life Insurance; or non/contributory Basic Life Insurance; or Contributory Basic Life Insurance; or a combination of any of the above and provided at no additional cost. MetLife has arranged for these services to be provided by LifeWorks US Inc, a third party service provider, to help beneficiaries cope with the death of covered persons whose lives are the subject of Group Life Insurance under the Group Policy. If the certificate would otherwise end due to the death of the covered person, the Grief Counseling Services will remain in effect.

Grief Counseling Services include intake, assessment and counseling services as follows:

- Telephone intake by a licensed mental health professional for assessment and appropriate referral to identified licensed counselors with at least a master's degree in counseling, psychology or sociology based upon the beneficiary's specific grief counseling needs;
- 24-hour availability of grief counseling clinical services, via a toll-free telephone line three hundred sixty-five days a year;
- A maximum of five 50 minute face-to-face, telephonic, and video grief counseling sessions per loss event;
- Courtesy follow-up with beneficiaries using the Grief Counseling Services; and
- Access to educational materials and self-assessments as it pertains to the loss experienced by the beneficiaries.

Access to the Grief Counseling Services and more information on how to access Grief Counseling Services can be obtained by contacting LifeWorks at 866-307-1405, 201 – 17th Street NW, Suite 630, Atlanta, GA, United States, 30363 and metlifebene.lifeworks.com."

The Effective Date of this rider is the later of the Effective Date shown above or Your original Effective Date of Certificate shown in the section ELIGIBILITY PROVISIONS: INSURANCE FOR YOU.

This rider is to be attached to and made a part of the Certificate.

