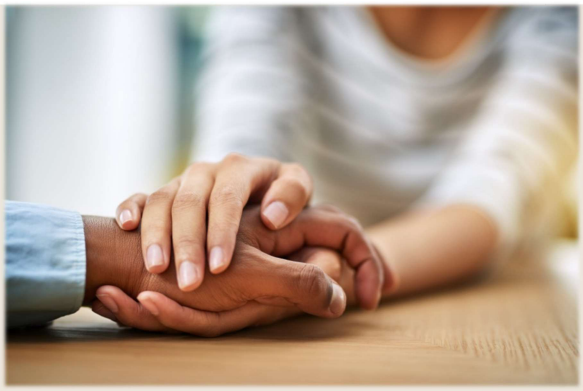
MetLife & empathy.



We're here when you need us.

Every step of the way.

In these challenging times, we want you to know that MetLife, in partnership with Empathy[1], is dedicated to supporting you through life's transitions. Our heartfelt commitment is to make this process more manageable for you and your loved ones.

Empathy can:

- Guide you through the next steps you need to take.
- Help you organize estate matters for your family.
- Provide you with emotional support resources and tools.
- Connect you with local funeral homes for memorial and service planning.

Even if you choose not to file an Accelerated Benefit option claim, you can take advantage of Empathy's services.

Here's how to access your Empathy account, courtesy of MetLife:

- Call 720-828-7238, 9:00 a.m. – 9:00 p.m. Eastern time, 6:00 a.m. – 6:00 p.m. Pacific time.
- Visit join.empathy.com/metlife-claim-kit or scan the QR code.

How to file your Accelerated Benefit Option (ABO)[2] claim with MetLife:

1. Complete the Claimant's Statement section on the Accelerated benefit claim form.
2. Provide the form to your doctor for completion of the Statement of Attending Physician section.
3. Please return the completed form to the address listed on the form.

If you have any questions about your MetLife benefits or need help filing your claim, please contact your benefits administrator.

[1] Empathy's bereavement services and platform are provided through an agreement with The Empathy Project, Inc., (doing business as Empathy). Empathy is not an affiliate of MetLife, and the services Empathy provides are separate and apart from the insurance provided by MetLife. This program is available to beneficiaries, and insureds who are terminally ill and eligible to accelerate life proceeds under MetLife's Accelerated Benefit Option. Not available on all policy forms or in all jurisdictions. Empathy is only available to insureds and beneficiaries who are US residents. Information disclosed directly to Empathy is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

[2] The Accelerated Death Benefit due to Terminal Illness Rider pays between 50%-100% (depending on plan design) of an insured's Life Insurance proceeds (with any balance payable upon final claim) in most states if the insured becomes terminally ill. Conditions and restrictions may apply. Any outstanding loans will reduce the cash value and death benefit. The ABO benefits are intended to qualify for favorable federal tax treatment under Section 101(g) of the Internal Revenue Code (26 U.S.C. Sec 101(g), in which case the benefits will not be subject to federal taxation. This information was written as a supplement to the marketing of life insurance products. Tax laws relating to accelerated benefits are complex and limitations may apply. You are advised to consult with and rely on an independent tax advisor about your own particular circumstances. Receipt of ABO benefits may affect your eligibility, or that of your spouse or your family, for public assistance programs such as medical assistance (Medicaid), Temporary Assistance to Needy Families (TANF), Supplementary Social Security Income (SSI) and drug assistance programs. You are advised to consult with social service agencies concerning the effect that receipt of ABO benefits will have on public assistance eligibility for you, your spouse or your family. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance (LTC) law. This policy or certificate is not a California Partnership for Long-Term Care program policy. LTC insurance provides nursing home care, home-health care, personal or adult day care for individuals above age 65 or with chronic or disabling conditions that need constant supervision. This policy or certificate is not a Medicare supplement (policy or certificate).

Nothing in these materials is intended to be advice for any particular situation or individual. Like most life insurance policies, MetLife Group Life insurance policies contain certain exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Specific details regarding these provisions can be found in the booklet certificate. If you have additional questions regarding the Life Insurance Program underwritten by MetLife, please contact your benefits administrator.

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