

Grief Counseling

Employer Reference Guide

Grief counseling services are offered with MetLife's life insurance coverage. Whether it's help coping with a loss or a major life change, the professional counselors and services we offer through LifeWorks, are ready to support you, your employees and their families to move forward.¹



Confidential 24/7 support for employees

Call **1-888-319-7819** or visit **metlifegc.lifeworks.com**

User Name: **metlifeassist**

Password: **support**

Professional support for when:

- a loved one has died
- a divorce is finalized
- a serious medical diagnosis or critical illness has occurred
- a layoff or termination of a job has occurred

These counseling sessions are tailored to help meet individual needs. Up to 5 in-person or telephonic sessions are available with a licensed LifeWorks counselor.

Confidential legal and financial consultation

- Access to a LifeWorks in-house attorney for a 30 minute consultation to assist with making informed decisions as it pertains to a loss
- 1 hour consultation with a certified financial planner to assist with education, strategies and options

Resources available

LifeWorks offers online, self-help resources to assist with the grieving process, providing support for:

- End-of-life issues
- What to do after the death of a loved one
- Dealing with grief

Funeral assistance services

Through private sessions, counselors can help employees, their loved ones and beneficiaries with funeral arrangements. They can provide referrals and helpful information about:

- Nearby funeral homes and cemetery options
- Funeral cost estimates from local providers
- Service providers such as florists, caterers and hotels
- Funeral and memorial planning
- Adult care for surviving elders
- Dealing with becoming a single parent
- Back-up care for children or elderly
- Notifying the Social Security Administration, banks, and utilities
- Local support groups

LifeWorks onsite support services for employers

A comprehensive trauma management service provided by specially trained consultants is available 24/7, 365 days a year via the LifeWorks toll free line. Critical Incident Stress Management (CISM) services include:

- Management consultation
- Coordination for onsite critical incident response for events* including:
 - sudden death
 - anticipatory grief
 - workplace violence/accidents/disasters
 - natural disasters
- Standard response time is within 24 hours. Rapid response or extra services are available at an additional cost.

*Up to 4 hours per incident at one location.

Services Rate Schedule

Additional services are available by request at the rates listed below.

Service Description	Rate	Billing Event
CISM – Rapid Response within 2 hours of request	\$315.00	Per Hour
CISM – Standard Response within 24 hours of request for additional counselors and/or locations (2 hour minimum)	\$230.00	Per Hour

Get expert guidance for confident decisions.

Contact your MetLife representative today.

1. Grief Counseling and Funeral Assistance 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. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms. MetLife Group Term Life insurance is issued by Metropolitan Life Insurance Company, 200 Park Avenue, New York, NY 10166 under Policy Form PN99/G2130-S.

Nothing in these materials is intended to be advice for a particular situation or individual. Please consult with your own advisors for such advice. Like most group insurance policies, insurance policies offered by MetLife contain certain exclusions, exceptions, waiting periods, reductions, limitations and terms for keeping them in force. Please contact your benefits administrator or MetLife for costs and complete details.

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