



Tool to Help You Plan for the Future - Will Preparation Service

Will Preparation Service

Will Preparation¹ is offered by Hyatt Legal Plans, a MetLife company, and provides eligible employees, retirees and their spouse/domestic partner with access to a participating plan attorney for preparing or updating a will at **no charge**. When you choose a participating Hyatt Legal Plans attorney, the attorney's fees are fully covered and there are no claim forms to file.

Having an up-to-date will is one of the most important things you can do for your family. That's why Delta asked MetLife to add this great service to their life insurance program. We know that without a will, your assets may be distributed according to state law and not in accordance with your wishes. With Will Preparation, you have access to an important financial-planning service that helps you ensure your family's future should something happen to you.

It's easy to access the service:

- Contact Hyatt Legal Plans toll-free at **800-821-6400**, Monday through Friday, 8:00 a.m. through 7:00 p.m. Eastern Time.
- A Client Service Representative will verify your eligibility by asking you for your company name, group number and your Social Security number (needed for eligibility processing and kept in strict confidentiality). **Delta's group number is 300533.**
- The Client Service Representative will help you locate a participating plan attorney in your area, provide you with a case number to give to the attorney you choose, and answer any questions you have about the will preparation service.
- Next, you contact the attorney's office and make an appointment at a time convenient for you. You also have the flexibility of using a non-network attorney and receiving reimbursement for covered services according to a set fee schedule².

If you have questions about Will Preparation, please contact Hyatt Legal Plans toll-free at **800-821-6400**.

¹Will 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. In certain states, Will Preparation is subject to approval and is not currently available.

²You will be responsible for any attorneys' fees that exceed the reimbursed amount.

Frequently Asked Questions Regarding Will Preparation through Hyatt Legal Plans

Q1: What is Will Preparation?

A: Will Preparation provides eligible Delta employees and retirees with access to a Hyatt Legal Plans attorney to prepare or update a will for themselves and their spouse/domestic partner at no cost.

Q2: What's included in the free Will Preparation service?

A: The Will Preparation service covers the participating plan attorney's fees for you and your spouse/domestic partner for the following services:

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

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 under the Will Preparation service if you use a participating attorney.

Q3: What else is covered under the Will Preparation service?

A: Any testament trust, which is a trust set up in a will to take effect after death.

Q4: What's not included in the Will Preparation service?

A: Documents such as living wills, powers of attorney, or living trusts are not included in Will Preparation, as they are separate legal documents from a will.

Participating attorneys will be happy to discuss and/or prepare these additional documents; however, the Will Preparation service does not cover the additional attorney's fees. Tax planning is also not covered.

Q5: What if I need to change my will when using a participating Hyatt Legal Plans attorney?

A: There is no limit or cost to you for changing or updating your and/or your spouse's/domestic partner's will.

Q6: Why is Delta including this service in their life insurance program?

A: Delta knows that financial planning is important to you. Without a will, your assets may be distributed according to state law and not in accordance with your wishes. An up-to-date will establishes important decisions about the distribution of your assets.

Frequently Asked Questions Regarding Will Preparation through Hyatt Legal Plans

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Q7: Do I have to use a participating Hyatt Legal Plans attorney?

A: No. You have the option to retain an attorney outside of the Hyatt Legal Plans network of attorneys and receive reimbursement for the preparation of wills up to a set dollar limit. You will be responsible for any attorneys' fees which exceed that limit.

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

Q8: Are there any costs to me when using a participating Hyatt Legal Plans attorney to prepare a will?

A: The attorney will advise you if there are any costs such as filing fees or court costs that may not be covered by the Will Preparation service. Normally, wills are not filed until they are probated. However, in some states the employee may have the option of filing the will and the fee associated with the filing would be your responsibility.

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Metropolitan Life Insurance Company New York, NY