Frequently Asked Questions

What are Estate Resolution Services?
This service, offered through Hyatt Legal Plans, fully covers attorney fees by a participating plan attorney to settle an estate.

Am I eligible for this service?
You are eligible for this service if you are enrolled in MetLife’s Supplemental Term Life, Group Universal Life or Group Variable Universal Life coverages. These services can help you when tasked with settling your spouse/domestic partners’ estate. As a life policyholder, your spouse/domestic partner and the beneficiaries of your estate have access to these services to settle your estate.

Do my beneficiaries or my spouse/domestic partner need to be insured under the group plan to access these services to settle my estate?
No. As a life policyholder, your beneficiaries or your spouse/domestic partner do not have to be insured under the group plan to access these services.

What is the probate process?
Probate is the legal process of administering the estate of a deceased person by resolving all claims and distributing the deceased’s property. If there is a will, it is “probated” to prove it is valid and authentic. If there is no will, an alternative process is used for administering and settling the estate.

Are there additional fees charged to my plan?
No. Covered services are available at no additional cost to you with your MetLife Group Life Plan. There will be no claim forms or co-payments to file for covered services – fees are included in your plan and the attorney handles all the paperwork. If you ask the attorney to provide additional work that is not fully covered under this service, the attorney will provide a written fee statement detailing any associated costs in advance of providing the service.

Examples of non-covered items include:
• Court costs, filing fees, recording fees, witness fees, transcripts, guardian ad litem fees and appraiser fees.

Are covered services only available to the executor/administrator of the estate?
No. If a beneficiary is not the executor/administrator of the estate, the beneficiary may receive consultations with the participating plan attorney to discuss general questions regarding the probate process. In situations involving multiple beneficiaries, all of the beneficiaries will be able to consult with the participating plan attorney. However, the executor/administrator will receive the full benefit of the Estate Resolution Services.

What are the covered services?
Covered services:
• Unlimited in-person or telephone consultations with an attorney to discuss matters or general questions relating to probating an estate.
• Preparation of estate documents and professional court representation at court proceedings available to help properly distribute probated assets from the estate.
• Preparation of correspondence needed to transfer non-probate assets, as well as any associated tax filings.

Advantages include:
• Convenient access to a local attorney.
• Extensive network of more than 14,000 participating plan attorneys.
• Professional Client Service Center to assist you in locating an attorney.

Are there exclusions?
Yes. The following are not covered by this 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;
• Frivolous or unethical matters.

How can I access this service?
Simply contact a Client Services representative to get started.
• Call Hyatt Legal Plans’ toll-free number at 1-800-821-6400
• Provide the company name, customer number (if available) and the last 4 digits of the policy holder’s Social Security number.
• The Client Services representative will assign you a case number and help you locate a participating plan attorney near you.

What is a non-probate property or asset?
A non-probate property or asset is any asset whose ownership is automatically transferred without being subject to the probate process, such as one held in “joint tenancy with right of survivorship,” or “payable on death” ownership. Life insurance proceeds are generally not subject to the probate process because the beneficiary is designated to receive the benefits. There may be tax issues related to these assets even if they are not part of the probate estate.
Are all individuals subject to probate?
Any individual who owns property that does not automatically pass to another person by operation of law or contract is considered to have an estate subject to probate. However, some states may have a simplified procedure for some estates.

Are Estate Resolution Services necessary?
Yes. Probate can be a difficult and expensive process. Having an experienced professional assist with the process will help ensure that all required filings/paperwork are completed, as required by the local jurisdictions.

If there is not a will, does the estate pass to the spouse/domestic partner without going through the probate process?
No. If there is not a will, each state dictates how assets are distributed.

How long can the probate process take?
The probate process can take as much as a few months or longer depending on the complexity of the estate.

Is the service different if a person dies with or without a will?
No. The services provided are the same, though the specific filings or requirements may be different.

Can an estate be settled without an in-person meeting?
No. Settling an estate may require signatures of the beneficiaries and/or executors/administrators of the estate.

What if there are co-executors/co-administrators?
The attorney for the estate would act as the central channel for all co-executors/co-administrators involved in settling the estate.

Can an attorney outside Hyatt Legal Plans network be used to settle an estate?
Yes. You can choose to use an out-of-network attorney if needed. When using an out-of-network attorney, you will receive reimbursement for covered services based on a set fee schedule. However, you will be responsible for any attorney fees that exceed the reimbursed amount.

What is the average wait time to meet with a participating attorney?
Average wait time can vary depending on individual circumstances. Appointments are typically made within one business day of initial contact and most attorneys provide evening and Saturday appointments.

Will beneficiaries and/or executors/administrators be sold any additional services when they meet with a participating plan attorney?
No. Typically beneficiaries and/or executors/administrators who utilize Estate Resolution Services do not incur additional costs. Unlimited consultations give beneficiaries and/or executors/administrators the opportunity to ask questions and fully explore the best course of action to meet their needs. During the initial consultation, the participating plan attorney will recommend and review a plan of action with you or your beneficiaries to determine if any additional services are required beyond the covered services.

Does this feature provide translation services for participants for whom English is not their primary language?
Yes. Participating plan attorneys have access to translation services and some attorneys have alternate language abilities.

What are the options if a beneficiary and/or executor/administrator is not satisfied with the service provided by a participating plan attorney?
Hyatt Legal Plans carefully screens and manages its network of participating plan attorneys on a regular basis. If you are dissatisfied with the service provided by a participating plan attorney, you can notify Hyatt Legal Plans, which will work to resolve any issues to your satisfaction.

What are the requirements for an attorney to be part of Hyatt Legal Plan’s network?
Hyatt Legal Plan’s attorneys have a minimum of 7 years of experience and adhere to a “code of excellence” as a member of the network.

1. Estate Resolution Services is only available for spouse/domestic partners when employee (policyholder) coverage is elected for Supplemental Term Life, Group Universal Life or Group Variable Universal Life.
2. The amount reimbursed will be the lesser of the maximum reimbursement amount or the attorney’s actual charge.

Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by Hyatt Legal Plans, Inc., a MetLife company, 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. Certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, 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.