

More than Life Insurance Protection

Valuable services included with JOANN's life insurance plan to help you and your loved ones navigate what life may bring, at no cost to you. See below on ways to access these services in your time of need.



Planning for the future	Services	Call or Visit
Will Preparation¹	Meet with an attorney to prepare or update a will, living will and power of attorney for you and your spouse/domestic partner	MetLife Legal Plans 1-800-821-6400 and enter Your Company Name and Group Number 0095335
Funeral Discounts and Planning Services²	Access to the largest network of funeral homes and cemeteries to pre-plan with a licensed counselor and receive a discount on funeral services	Dignity Memorial 1-866-853-0954 www.finalwishesplanning.com



Support through difficult times	Services	Call or Visit
Grief Counseling with Funeral Assistance³	Counseling services with a licensed professional to help cope with a loss, major life event or a serious medical condition Financial and Legal consultation available to assist with making informed decisions	LifeWorks 1-888-319-7819 metlifegc.lifeworks.com Username: metlifeassist Password: support
Beneficiary Grief Counseling⁴	Personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to 5 counseling sessions. These sessions can be in-person or by phone with one of LifeWorks' network of counselors who provide professional, confidential support during difficult times	LifeWorks 866-307-1405 metlifebene.lifeworks.com Username: metlifebene Password: support
Estate Resolution Services⁵	Legal representation from a participating MetLife Legal plan attorney to settle an insured's estate, and advice and consultation for beneficiaries	MetLife Legal Plans 1-800-821-6400 and enter Your Company Name and Group Number 0095335

1. Included with Supplemental Life Insurance.] Will Preparation is offered by MetLife 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. For New York situated cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Tax Planning and preparation of Living Trusts are not covered by the Will Preparation Service.
2. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used to identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. SCI offers planning services, expert assistance, and bereavement travel services to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers have been pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for funeral services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the funeral services discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.]
3. 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.
4. 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.]
5. Included with Supplemental Life Insurance. MetLife Estate Resolution Services are offered by MetLife 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.]

