

## Legal Plans

Provides access to legal expertise for both expected and unexpected events.

| PRODUCT OVERVIEW



# Legal help for you, and your parents, whenever you need it.



We know that legal help is valuable at every stage of life. Whether you're getting married, sending kids off to college or retiring and planning for the future, having access to expert legal help allows you to navigate life's milestones confidently.

That's why we created a plan to provide legal help for your entire family. MetLife Legal Plans Plus Parents covers you, your spouse, dependents and your parents for many of the common legal issues your family faces. Sign up for a convenient payroll deduction of just **\$16.50 a month for MetLife Legal Plans** or **\$22.50 a month for MetLife Legal Plans Plus Parents**, and the plan will cover attorney's fees for covered matters ... with no deductibles, no co-pays, no claim forms or usage limits when using a network attorney. The cost will be automatically deducted from your paycheck.

### Choose from more than 18,000 attorneys nationwide.

You and your parents can receive fully covered legal advice and representation for a wide range of legal matters. You can consult with your attorney on the phone or in person. You can also use an out-of-network attorney and get reimbursed for covered services according to a set fee schedule.<sup>1</sup>

### It's easy to access the right attorney. Online. By Phone. In Person.

Once you enroll, you and your parents simply go to [members.legalplans.com](http://members.legalplans.com) or download our mobile app to find attorneys. You can also call MetLife Legal Plans toll free at 1-800-821-6400 Monday through Friday from 8 am to 8 pm ET. A representative will confirm your plan eligibility and give you a case number and the address and phone number of the appropriate attorney(s) near you. Service is just a click or call away. Whatever you need to protect your family, MetLife Legal Plans is here to make life a little easier.

### Estate planning at your fingertips<sup>2</sup>

Our newly redesigned website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly.

## Legal Plans

### MetLife Legal Plans helps you navigate life's planned and unplanned events.

You get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms.

If you have a trusted attorney who does not participate in our network, that's okay. You can be reimbursed for some of the costs.<sup>1</sup> All services below are available to employees, spouses and eligible dependents. Services highlighted in **bold** are available to parents and parents-in-law through Plus Parents.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li><b>Identity Management Services<sup>3</sup></b></li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li><b>Promissory Notes</b></li> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li><b>Deeds</b></li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Home Equity Loans</li> <li><b>Mortgages</b></li> <li>Property Tax Assessments</li> <li>Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>Sale or Purchase of Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li><b>Codicils</b></li> <li><b>Complex Wills</b></li> <li><b>Healthcare Proxies</b></li> <li><b>Living Wills</b></li> </ul>	<ul style="list-style-type: none"> <li><b>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</b></li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> <li><b>Simple Wills</b></li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li><b>Affidavits</b></li> <li>Conservatorship</li> <li><b>Demand Letters</b></li> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Immigration Assistance</li> </ul>	<ul style="list-style-type: none"> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> <li>Personal Property Protection</li> </ul>	<ul style="list-style-type: none"> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li><b>Review of ANY Personal Legal Document</b></li> <li>School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	<ul style="list-style-type: none"> <li><b>Consultation &amp; Document Review for your parents:</b></li> <li><b>Deeds</b></li> <li><b>Leases</b></li> </ul>	<ul style="list-style-type: none"> <li><b>Medicaid</b></li> <li><b>Medicare</b></li> <li><b>Notes</b></li> <li><b>Nursing Home Agreements</b></li> </ul>	<ul style="list-style-type: none"> <li><b>Powers of Attorney</b></li> <li><b>Prescription Plans</b></li> <li><b>Wills</b></li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>4</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access code **5710050** for the **Legal Plan** or **5710051** for the **Legal Plan Plus Parents** or call **800.821.6400** Monday – Friday 8:00 am – 8:00 pm (ET).

1. You will be responsible to pay the difference, if any, between the Plan's payment and the out-of-network Attorney's charge for services.

2. This service is available to the member and spouse, not parents.

3. This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.

4. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI 02886. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark, and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for the legal plan. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY.

