

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



# 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 covers you, your spouse, dependents and your parents for the many common legal issues your family faces. Sign up for a convenient payroll deduction of just **\$18.23 a month for MetLife Legal Plans or \$24.23 a month for MetLife Legal Plans Plus, the plan that includes your parents/parents-in-law**, 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. We'll automatically deduct the cost from your paychecks.

### 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 EST. 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.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it 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.

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access codes:

**9903940 – MetLife Legal Plans**

**9903942 – MetLife Legal Plans Plus**

For questions, please call us at **800.821.6400**

## Legal Plans

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

All services below are available to employees, spouses and eligible dependents. For non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.<sup>3</sup> Services below **highlighted in green** are available to parents and parents-in-law.

### \$18.23 a month for MetLife Legal Plans

#### **MONEY MATTERS**

Negotiations with Creditors  
Tax Audit Representation  
Identity Theft Defense  
LifeStages - Identity Management Services<sup>4</sup>  
Promissory Notes  
Debt Collection Defense  
Tax Collection Defense

#### **HOME & REAL ESTATE**

Foreclosure  
Tenant Negotiations  
Boundary & Title Disputes  
Deeds  
Mortgages  
Sale or Purchase of Home  
Eviction Defense  
Security Deposit Assistance

Zoning Applications

#### **ESTATE PLANNING**

Simple & Complex Wills  
Revocable & Irrevocable Trusts  
Powers of Attorney (Healthcare, Financial, Childcare, Immigration)

Healthcare Proxies

Living Wills

Codicils

#### **TRAFFIC & CRIMINAL**

Repossession  
Habeas Corpus  
Misdemeanor Defense  
Serious Traffic Matters<sup>5</sup>  
Driving Privilege Restoration  
License Suspension Due to DUI

#### **FAMILY & PERSONAL**

Adoption

Divorce, Dissolution and Annulment

Guardianship & Conservatorship

Prenuptial Agreement

Name Change

Review of ANY Personal Legal Document

Juvenile Court Defense Including Criminal Matters

Parental Responsibility Matters

School Hearings

Demand Letters

Personal Property Protection

Affidavits

Garnishment Defense

Immigration Assistance

#### **CIVIL LAWSUITS**

Civil Litigation Defense

Disputes Over Consumer Goods & Services

Small Claims Assistance

Administrative Hearings

Incompetency Defense

Pet Liabilities

#### **ELDER-CARE ISSUES**

Consultation & Document Review for issues related to your parents:

Medicare

Medicaid

Prescription Plans

Nursing Home Agreements

Leases

Notes, Deeds

Wills

Powers of Attorney

### \$24.23 a month for MetLife Legal Plans Plus, the plan that includes your parents and parents-in-law

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Tax Audit Representation  
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**Promissory Notes**  
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#### **HOME & REAL ESTATE**

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**Deeds**

**Mortgages**

Sale or Purchase of Home  
Eviction Defense  
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**Powers of Attorney**

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**9903940 – MetLife Legal Plans**

**9903942 – MetLife Legal Plans Plus**

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. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

4. 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.

5. 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.