



## Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

### Legal experts on your side, whenever you, and your parents, need them

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 **\$18.00 a month for MetLife Legal Plans** or **\$23.00 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.

**Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.**

### How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them.

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 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. In states where available, you also have access to sign and notarize your documents online through our video notary feature.<sup>3</sup>

### How to use the plan

#### 1. Find an attorney

Create an account at **legalplans.com** to see your coverages, select an attorney and get a case number for your legal matter. Or, give us a call at **800.821.6400** for assistance.

#### 2. Make an appointment

Call the attorney you select, provide your case number and schedule a time to talk or meet.

#### 3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

## Helping 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 when using a network attorney. All services below are available to you, your spouse and dependents. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.<sup>4</sup> 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>5</sup></b></li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li><b>Promissory Notes</b></li> </ul>	<ul style="list-style-type: none"> <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>Divorce (20 hours)</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>6</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 about your coverages and see our attorney network, create an account at **legalplans.com** or call **800.821.6400** Monday – Friday 8:00 am to 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. Digital notary and signing is not available in all states.
4. 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.
5. This benefit provides the Participant with access to LifeStages Identity Management Service provided by Cyberscout, LLC. Cyberscout is not a corporate affiliate of MetLife Legal Plans.
6. 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 General Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse 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 plan benefits. 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 MetLife Services and Solutions, LLC, New York, NY. [MLP4w20hrsDivorce/PP]