



Why a Legal Plan matters

Lawyers are expensive—and rightly so. To have an expert in your back pocket who will advocate for your best interests feels like a luxury. But it doesn't have to be. MetLife Legal Plans makes access to qualified and experienced attorneys a reality for everyone. Plan benefits include:

- A cost-effective plan providing access to more than 18,000+ experienced network attorneys.
- Zero co-pays or deductibles.
- Unlimited use of network attorneys for covered issues.
- Assistance for a wide range of legal needs, including money matters, home and real estate, family and personal matters, civil lawsuits, elder care issues, and vehicles and driving.
- Online digital estate planning tool—create wills and trusts, healthcare proxys, and power of attorney documents from the comfort of home.

We've made finding legal help easy for you! Our network attorneys are available in person, by phone or by email. We also offer access to online tools to complete your estate planning documents or download self-help legal forms. And, you will always have a choice in what 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.¹



The cost of MetLife Legal Plans coverage for the whole year is less than the average attorney's hourly fee of \$391.²

Why should I enroll?

- Full coverage, from advice and consultation to representation, for many common legal matters
- Online tools to complete estate planning documents, download self-help legal forms and send questions to attorneys
- No copays, deductibles or claim forms when using a network attorney for a covered matter

Enroll in MetLife Legal Plans during annual enrollment



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.

Just a few times in life you might need legal help.

Getting married

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents

Buying, renting or selling a home

- Reviewing contracts and lease agreements
- Preparing deeds
- Attending the closing

Dealing with identity theft

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

Starting a family

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption

Caring for aging parents

- Attorney consultations on Medicaid/Medicare questions
- Reviewing nursing home agreement
- Reviewing estate planning documents

Sending kids off to college

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

Legal help made easy.

See how simple it is to use your plan.

1 Easy to find an attorney

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

2 Easy to make an appointment

Call the attorney you select and schedule a time to talk or meet.

3 Easy from start to finish

That's it! There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

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A Personal Account: How a Legal Plan helped Chris with his home purchase

“ I contacted our attorney for a contract review, as my wife and I were buying a home as part of our relocation to Florida. Our attorney reviewed the documents, made some suggestions and offered some good advice. Already, this was more than I expected from a contract review. However, because of confusion on the part of the title agency our closing went totally off the rails. I'll spare you the gory details, but suffice to say that our attorney was the only person in the entire process who I felt was representing my interests. He went way above and beyond what I expected from him, and I can't say enough about how pleased I was about the level of service I received.”

— Chris, a Legal Plan member in Florida



70%

of Americans do not have a will, the most basic estate planning document you need to protect your assets and your family.³

Estate planning at your fingertips

Most of us know we need important estate planning documents like wills, advance directives and powers of attorney, but finding the time to complete these documents can be a challenge. Through our digital estate planning solution we make it easy for you to complete estate planning documents. This allows you to designate your wishes for healthcare, as well as protect your family and assets quickly and easily from the comfort of your home.

With our digital estate planning solution you can create:

- **Last Will and Testament:** Leave property to loved ones and choose guardians for minor children.
- **Advance Directive:** Plan for a medical emergency and select medical care preferences.
- **Durable Financial Power of Attorney:** Choose someone to manage finances in case of an emergency.
- **Probate Avoidance Documents:** Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

How do I get started?

Our digital estate planning solution is available to all enrolled legal plan members at members.legalplans.com. You will need to create an account here using the email and password of your choice to use the digital estate planning solution. The process is designed to work for most people, but if there are aspects of your estate that are more complicated, you might be directed to reach out to one of our network attorneys instead of using the online process.



Create wills, living wills and powers of attorney online in as little as 15 minutes

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Legal Plan Frequently Asked Questions

Q. How does the plan work?

A. Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. Call the attorney you select and schedule a time to talk or meet. It's that simple. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.¹

You can speak to our network attorneys face to face, by phone or you can submit questions online to our Law Firm E-Panel® — whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.

Q. Can I get help finding the right attorney for my needs?

A. Yes, our Client Service Center representatives are here to help you find the right attorney for your legal matter, whatever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

Q. How are attorneys selected for the network? What are their qualifications?

A. We only select attorneys who meet our selection criteria and agree to our Attorney Code of Excellence. Attorneys in the network have an average of 25 years experience in the practice of law, have graduated from an accredited law school and must maintain valid state licensure. Additionally, the attorneys must agree to provide superior customer service to all legal plan members. We routinely monitor our attorneys to ensure our members' needs are being met and conduct regular re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance and more.

Q. Can I use an attorney who is not in the network?

A. Yes, you can use any attorney you'd like. If you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule.¹

Q. Can I use an attorney more than once?

A. Yes, you have unlimited access to our attorneys for all legal matters covered under the plan.

Q. How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have our legal experts on your side, for as long as you need them.

Q. How do I pay for my coverage?

A. It's easy. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. Are my spouse and family members also covered by my plan?

A. Most plans cover your spouse and dependent children; please see the details of your plan. You can confirm the details of your coverage online. If your dependents are included, you can grant online access in account settings.

Q. Are claim forms required when using the legal plan?

A. No. We make using your plan easy. When you use a network attorney, there is nothing for you to do. Plan services are covered in full, and billing is between us and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

Q. I just need a simple document, do you have any examples?

A. Yes! You have access to a library of legal documents whether you're enrolled or not. Our library consists of over 1,700 self-help documents with variations by state.



To learn more about your coverages, view our attorney network or grant your dependents access, create an account at members.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. Average hourly rate of \$391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

3. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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.