

# Legal Plans via MetLife

## 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>3</sup> Services highlighted in **bold** are available to parents, parents-in-law and grandparents through Plus Parents. Plus Parents allows up to eight additional people to have coverage.

|                                    |                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                     |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Money Matters</b>               | <ul style="list-style-type: none"><li>• Debt Collection Defense</li><li>• Identity Theft Defense</li><li>• <b>LifeStages Identity Restoration Services<sup>4</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>• 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><li>• Disputes Over Consumer Goods &amp; Services</li><li>• Incompetency Defense</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>• 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>Traffic &amp; Other Matters</b> | <ul style="list-style-type: none"><li>• Defense of Traffic Tickets<sup>5</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>                                                                                                                                      |

We know what it is like to worry about parents and grandparents out of love. That's why our Plus Parents option gives up to eight parents, parents-in-law, and grandparents access to select legal services.

### New for 2023!

We've upgraded your plan to include an additional four hours of attorney services, for matters not included in the plan. To ensure you are protected for what matters to you.

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. Digital notary and signing is not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their parents, parents-in-law, and grandparents.
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 Restoration Services provided by IdentityForce, A TransUnion Brand. IdentityForce is not a corporate affiliate of MetLife Legal Plans.
5. Does not cover DUI.

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. [MLP4PP]

To learn more about your coverages, view our attorney network, or grant your dependents access, create an account at [members.legalplans.com](https://members.legalplans.com) or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET).

**Monthly Rate \$16.50**

### How to use the plan

#### 1. Find an attorney

Create an account at [members.legalplans.com](https://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. Make an appointment

Call the attorney you select 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.

