

MetLife Legal Plans offers you protection at every step



Your legal plan benefit is a helpful hand. It can support you when an unexpected or expected legal situation arises. A network attorney can help you make educated decisions by reviewing your personal legal documents. And if needed for certain matters, an attorney can advocate for your interests and navigate legal issues on your behalf. Coverage provides access to a network of qualified and experienced attorneys nationwide.

MetLife Legal Plans benefits include:



- A cost-effective plan, at around \$20 per month, providing access to more than 18,000+ experienced network attorneys.¹
- 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 traffic/driving violations.²
- Online digital estate planning tool—create wills and trusts, healthcare proxies, 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 online tools to complete **Estate Planning Documents** in as little as 15 minutes. You can also download self-help legal forms.

Not sure if a Legal Plan is right for you?

Get an idea of what and how we can make it easy to get the legal help you may need through your life. Scan the QR code or visit www.legalplans.com/whyenroll.



Scan to access:
Why choose
MetLife Legal Plans?



Ensure you have legal protection for what comes next

Cover the costs of 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.

68%

of Legal Plan members say they are on track to achieve their financial goals, compared to 54% of those without a legal plan³

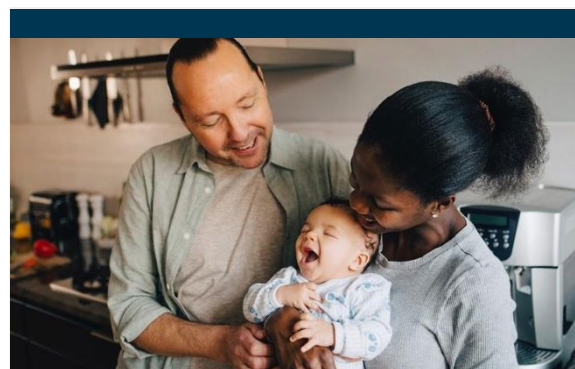
67%

of Americans do not have a will, the most basic estate planning document you need to plan your assets⁴

\$20

per month

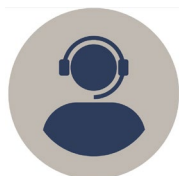
Estimated average \$20 per month includes coverage for over 100 different types of legal matters⁵



Consider these life events:

- Getting married or name change
- Buying, renting or selling a home
- Dealing with identity theft issues
- Assist contacting banks/creditors
- Starting a family or adoption
- Creating wills or estate planning
- Caring for aging parents
- Sending kids off to college
- Medicaid/Medicare questions
- Security deposit assistance
- Student loan debt assistance

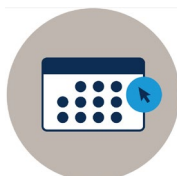
Legal help made easy. See how simple it is to use your plan:



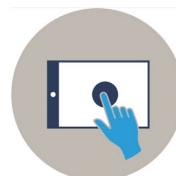
**Call Center
Representatives
in Cleveland, OH**



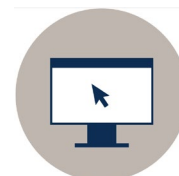
**Over 100+
covered legal
matters**



**Convenient
scheduling with
attorney**



**Easy access to
member services
online or by
phone**



**Educational tools
and self-help
library online**

Your employer has partnered with MetLife Legal Plans to give you access to a nationwide network of attorneys. A legal plan is similar to any other insurance coverage you purchase at work.

Help ensure your personal and family's security with MetLife Legal Plans.

Excellent customer service.

The website is easy to use and identify plan attorneys by zip code; phone calls to the 800 number are answered promptly, and agents are very knowledgeable. I was able to have two wills, two powers of attorney, two living wills, and two property deed transfers completed with no additional charge.

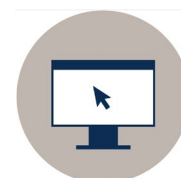
— S.D., MetLife Legal Plans Member



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.
- **Real Estate Trusts:** Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with a revocable living trust.



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

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.

Frequently Asked Questions

How does the plan work?

- A. Getting started is easy.** You 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.⁶ 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.

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.

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.

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.

How do I pay for my coverage?

- A. It's easy. Your premium is conveniently paid through payroll deductions**, so you don't have to worry about writing a check or missing a payment.

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.

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 MetLife Legal Plans and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

Enroll today or contact your HR representative to **learn more**.

Questions? Call the MetLife Legal Plans Client Service Center at 800-821-6400
Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. Please see your plan description for details. Coverage may vary by state or employer group rate.
2. Does not cover DUI, unless your legal plan has DUI coverage. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York.
3. Source: 2022 MetLife Employee Benefit Trends Study
4. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020.
5. This cost is based on an average monthly rate of \$20 for the legal plan.
6. See your plan description for further details. 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.
For out of network attorneys, there is a fee reimbursement schedule. Participants must pay the difference between the scheduled reimbursement amount and the out-of-network attorney's actual charge for the services.

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, 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) involving any sponsoring or offering company, MetLife, or its affiliates and plan attorneys as an adverse party; 3) matters in which there is a conflict of interest between the policyholder 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) filing fees, 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 individuals covered under a New York insurance policy defense of criminal matters is excluded and parents must be related by blood, marriage, adoption, dependency, or operation of law and reside in the same household as the insured to utilize the Plus Parents benefit. 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.