Our Group Legal Plan



Proposal for: Harmony Public Schools

Cost and Benefit Summary
Issue Date: 8/26/2026
Proposed Plan Effective Date: 1/1/2027
Group Size: 4,826 Benefit Eligible Employees
Situs State: TX

Legal Plan Plus
V1.2

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The value of our Group Legal Plan

Unlike other voluntary benefits which are purchased as a safety net (with the hope that you never have to use them), the more an employee uses a Legal Plan, the more they benefit. Like it or not, laws permeate every aspect of our lives. So, it's helpful to have an advocate in your corner.

In today's benefits environment, your employees are looking for ways to support their financial and emotional well-being. At MetLife Legal Plans, we want to partner with you to help your employees address this challenge. This proposal provides plan options to help you meet the diverse needs of your employees.

Our Legal Plan will round out your benefits program and provide the resources and expert help your employees can use to manage stressful legal issues and feel financially empowered.



72%

of employees with a legal plan say they are confident in the state of their finances, compared to 59% of those without a legal plan.[1]

74%

of employees with a legal plan say their current benefits package helps reduce financial stress, compared to 58% of those without a legal plan.[1]

Simple setup with integrated service and administration experience across MetLife benefits and ongoing support with customizable employee communications and tools.

Easy access to the largest network of experienced attorneys. A network of over 18,000 experienced attorneys across the U.S. and many U.S. territories means that employees can get help how and when they want it.

Court representation and unlimited consultations on covered legal matters. Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.[2]

Best in class digital capabilities that make it easy for anyone to create wills, living wills, powers of attorney and home probate avoidance documents (transfer on death deed or revocable living trust). Complete it all online in as little as 15 minutes.

Our Financial Wellness programs meet employees where, when, and how they want help. From financial education workshops through Retirewise to the MetLife Personal Finance app to help employees take control of their money and make informed decisions.[3]

1. MetLife's Employee Benefits Trends Study, 2022.
2. When using a network attorney for a covered matter.
3. MetLife administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. The MetLife Personal Finance app is available at no cost to all individuals and regardless of any MetLife relationship or product.

Supporting holistic well-being and providing protection with a Legal Plan

A Legal Plan provides the cost-effective legal help members can use to proactively handle expensive legal matters. We know personal finances are a top stressor for working adults.[1] Financial concerns can encompass everything from healthcare costs to saving for retirement or dealing with expensive legal issues like identity theft or debt.

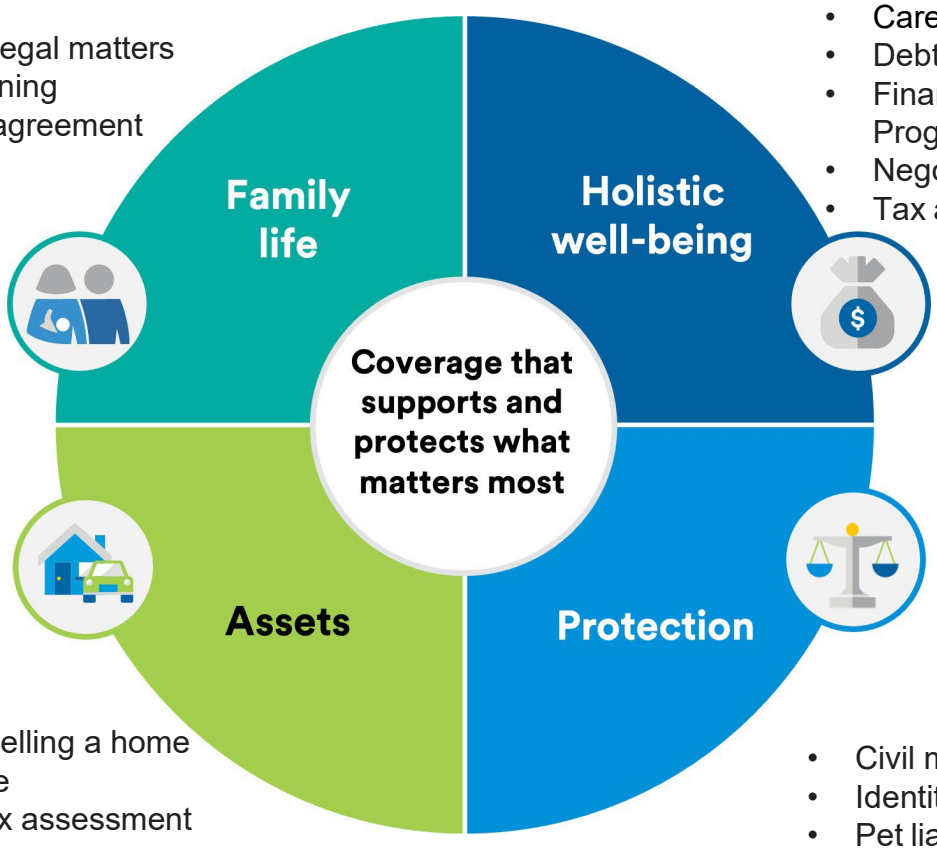
Our legal plans provide the mental and emotional security that comes with knowing an attorney is helping with your legal matters.

- No copays, deductibles or claim forms when using a network attorney for a covered matter
- Unlimited consultations even for matters not covered under your plan
- Access to our website for all employees, enrolled or not, to see coverages and our attorney network as well as use of our self-help document library

72% of employers say that stress and burnout are concerns for their organization.[2]

Helping your employees navigate life's planned and unplanned events

- Adoption
- Elder care legal matters
- Estate planning
- Prenuptial agreement



- Caregiver support services
- Debt issues, bankruptcy
- Financial Wellness Programs[3]
- Negotiating with creditors
- Tax audit representation

- Buying or selling a home
- Foreclosure
- Property tax assessment
- Refinancing
- Repossession

- Civil matters
- Identity theft
- Pet liabilities
- Small claims assistance
- Tenant negotiations

1. MetLife's 19th Annual U.S. Employee Benefit Trends Study 2021
2. MetLife's Employee Benefits Trends Study, 2022.
3. MetLife administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providingfinancial education are not affiliated with MetLife but are providing the program under a service provider contract. The MetLife Personal Finance app is available at no cost to all individuals and regardless of any MetLife relationship or product.

Plan features

The legal plan provides full coverage of attorney fees for the most common personal legal matters with no additional out-of-pocket cost to employees.[1]

Money Matters	• Debt Collection Defense • Financial Wellness Programs[2]	• Identity Restoration[3] • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy	• Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	• Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure	• Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home	• Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	• Codicils • Complex Wills • Healthcare Proxies	• Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense	• Guardianship • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Properties Issues	• Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Pet Liabilities • Small Claims Assistance
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• Defense of Traffic Tickets[4] • Driving Privileges Restoration	• Habeas Corpus	• Repossession
Rate[5]	**$18.00 per employee per month** (Covers spouse and dependents)		

Additional features:	**Telephone advice, office consultations, demand letters and document review** on an unlimited number of personal legal matters.
	For non-covered matters that are not otherwise excluded, employees get **four additional hours** of network attorney time and services per plan year.[6]
	Reduced fees for personal injury, probate, and estate administration matters, provided by network attorneys.
	Access to a **digital estate planning solution** for wills, living wills, power of attorney and living trusts.
As a part of our standard plan, we also offer:	A three-year **rate guarantee**.
	Reporting: Usage reports, analysis, and evaluation of the reports.
	Portability: Offers additional ease of use and flexibility for employees.
	Over 1,700 self-help documents[7] are available to members and potential members on our website.

If Harmony Public Schools elects to be represented by a benefits broker/consultant in connection with the legal plan, a commission schedule of 15% on first year and subsequent years business will be paid (subject to regulatory approval). Standard broker compensation for brand new legal plans is included in the monthly rate.

1. Exclusions apply. Please see final page for more details.
2. MetLife administers the PlanSmart program and has arranged to have specially trained third-party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract offered to groups with 500 or more employees. The MetLife Personal Finance app is available at no cost to all individuals and regardless of any MetLife relationship or project.
3. Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
4. Does not cover DUI.
5. Rate is standard and subject to change. Rate may include broker commissions or associated platform fees. Broker commissions will be paid net of any platform fees. Brokers must be properly licensed in the state of issue for each legal plan contract at the time of purchase.
6. 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.
7. The self-help library is offered by Standard Legal. Standard Legal is not a corporate affiliate of MetLife Legal Plans.

Our digital estate planning solution

Offering a one-of-a-kind, fully digital estate planning experience — from document creation to notarization[1]

Your employees have legal needs, and want flexibility in how to handle matters



67%

of Americans have no estate plan[2]

Having an estate plan and easy access to experienced attorneys can help to improve your employees' financial and emotional well-being.

With our legal plan, your employees get multi-channel access to legal help – empowering them to engage how they want and providing them the protection they need for their peace of mind.

Employees have the option to meet with an attorney for estate planning or use our digital estate planning solution to complete their estate planning documents in as little as 15 minutes. A simple self-guided process takes employees through the steps to create wills, living wills, powers of attorney and home probate avoidance documents (transfer on death deed or revocable living trust) online.

Some features of this solution include:



Easy, self-guided process

Answers questions to complete the documents in as little as 15 minutes



Online document storage

Ability to create, sign and store tamper-proof electronic documents



Automatic real estate transfer[3]

Court-free transfer of real estate to beneficiaries



Video notarization[1]

Real time video with notary and witnesses to finalize the documents

1. Video notarization is not available in all states.
2. CNBC News, April 2022.
3. May not be available in all states.

Experienced attorneys at your employees' side

Over our 40+ years of providing access to legal help, we've built the country's largest attorney network. We've done this by partnering with our attorneys, training them on how legal plans work, monitoring feedback and adding attorneys where employees need them.

Having a large attorney network means your employees can be confident they'll get legal help how they want it — in person, over the phone or online. We don't require that employees work with certain attorneys, restrict them to phone calls only or put time limits on their legal matters. We want your employees to be comfortable with the attorney they work with; that's why we allow them to choose an attorney from our network or choose one outside of it.[1]

And with 98% of attorneys in our network providing service to employees annually, we know that our attorneys value this relationship and the business we bring to them — resulting in a better experience for your employees.

The cost of counsel

Employees without access to a legal plan can easily spend an average of **$391 per hour for legal counsel**, more than the fee for a full year of our legal plan.[2]

Employees can use our website to easily find attorneys near them. In fact, **93% of members** live within 10 miles of a network attorney.

What sets our attorney network apart:



Selection process

Attorneys in our network must have graduated from an accredited law school and hold a valid state license. The managing attorney of the firm must have at least eight years of experience (although 25 years of experience is the network average), and the firm must confirm they routinely handle all or many of the case types covered by our legal plan.



Training and customer service

The firms we select are given extensive training on all service standards. They're also continuously evaluated on their responsiveness to calls, commitment to clients and professionalism.



Attorney performance monitoring

Attorney performance is monitored by our staff on an ongoing basis through random case file audits, regular communication, site visits, client feedback and plan member surveys. We also monitor member feedback and perform regular recredentialing of participating law firms which includes verification of malpractice insurance and more.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Your employees will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
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).

An exceptional service experience

We pride ourselves on high-quality customer service. From our call center representatives to our online experience, we strive to provide easy access to quality legal help for your employees. Our best-in-class website leverages the latest in cloud computing technology to provide a flexible, scalable solution that will continue to grow and evolve with employee needs.

We also give employees options in how they work with us and provide assistance for anyone who needs help understanding their coverages or finding an attorney.

And, when a member uses a network attorney for a covered matter, they never have to handle any bills or paperwork.

Some features of our service:

- Members can use the online site to get the legal help they want, or get assistance from our Client Service Center
- Proven process to help employees find a network attorney for covered legal services
- Award-winning Client Service Center regularly recognized for providing high-quality customer service
- Our digital capabilities that make it easy for anyone to create wills, living wills, powers of attorney and home probate avoidance documents (transfer on death deed or revocable living trust) online in as little as 15 minutes without having to leave their home

Ensuring quality for our members

Our focus is our plan members. We pride ourselves on being flexible and responding to customer needs. We take action on feedback we receive from our members and work to resolve any issues quickly. Plan members can also easily access information on their coverages and our attorneys online. And, if they have questions, they can call our Client Service Center to speak directly with one of our representatives.

Service Guarantee

If an employee ever believes that we've fallen short of our commitment to provide access to quality legal help, they can contact our Client Service Center at 800-821-6400 or send an email to clientinquiry@legalplans.com to let us know. We will work hard to fix the problem.[1]

Going Above and Beyond

We're honored to be recognized for our efforts.















1. Our Service Guarantee is only for employee-paid plans.

Boost employee usage of the Legal Plan through targeted multi-channel communications

We deliver the people, processes and tools that minimize administrative responsibilities. Whether it's a routine question or a complex inquiry, a dedicated Account Specialist guides each customer through a simplified implementation process. The implementation process for new customers standardly takes 8-12 weeks. Additionally, single points of contact are accountable for ensuring engagement at key milestones and expectations are managed.

We collaborate with clients to deliver a multi-prong communications strategy to help employees make informed decisions about opting into the Legal Plan. We believe that a Legal Plan brings tremendous value to people and want to help others see that too.

Identify communication gaps	An array of communications	Open enrollment support	HR trainings
We help identify missed opportunities to engage employees with messaging about the Legal Plan, such as partnering with business resource groups or presenting at benefit fairs.	Whether its email, videos, web banners, platform messages, or product overviews — we are interested in educating employees about why they need the plan, its benefits, and how the plan works.	The plan merges with existing enrollment channels. Also, as most employees expose themselves to risk by not making changes during annual enrollment, we want to show employees how the legal plan makes sense to include in their lives.	Empower your team to message the legal plan in a way that appeals to employees. This includes explaining the connection between the Legal Plan, DE&I, and employee wellness initiatives, and self-help and referral services for non-enrolled employees.



Tailored enrollment strategy

We consult with you to design and execute a results-driven enrollment strategy. Our flexible solutions allow you to select the options that are the right fit for you and your employees — maximizing awareness, participation, and overall value in what you're offering.

We can easily adapt and integrate into an existing enrollment program. We make it easy to choose the right combination — ranging from end-to-end support to à la carte options.

Evaluate

We work with your team to identify what has worked well and what could be improved for communications, education, enrollment/application, and participation.

Build

We'll develop a solid enrollment/application processing strategy designed to create a high level of awareness and an exceptional experience for your employees.

Execute

We'll deploy our team of specialists to execute the agreed upon tactics; then, measure the campaign's success based upon the level of awareness and enrollment.

Communication drives engagement

More touchpoints will likely engage more employees.

4 Ancillary touchpoints can significantly increase employee engagement



Benefit Definitions & Reimbursements

Advice and Consultation	In-Network	Out-of-Network
Office Consultation: This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The plan attorney will explain the participant's rights, point out his or her options and recommend a course of action. The plan attorney will identify any further coverage available under the plan, and will undertake representation if the participant so requests. If representation is covered by the plan, the participant will not be charged for the plan attorney's services. If representation is recommended, but is not covered by the plan, the plan attorney will provide a written fee statement in advance. The participant may choose whether to retain the plan attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a participant may use this service, although it is not intended to provide the participant with continuing access to a plan attorney in order to undertake his or her own representation.	Fully Covered	$70
Supplemental Coverage - Four Hour Maximum: For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Participant is responsible to pay fees beyond the four hours. 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.	Fully Covered	$100 per hour to max of $400
Telephone Advice (see Office Consultation definition)	Fully Covered	$70
Consumer Protection Matters	**In-Network**	**Out-of-Network**
Consumer Protection Matters: This service covers the participant as plaintiff for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.		
• Correspondence and Negotiation	Fully Covered	$500
• Filing of Suit, Ending in Settlement or Judgment	Fully Covered	$2,000
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Personal Property Protection: This service covers counseling the participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.	Fully Covered	$125
Small Claims Assistance: This service covers counseling the participant on prosecuting a small claims action; helping the participant prepare documents; advising the participant on evidence, documentation and witnesses; and preparing the participant for trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.	Fully Covered	$200
Defense of Civil Lawsuits	**In-Network**	**Out-of-Network**
Administrative Hearing Representation: This service covers participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse government action. It does not apply where services are available or are being provided by virtue of a homeowner or vehicle insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.		
• Negotiation and Settlement	Fully Covered	$500
• Contested Hearings Ending in Settlement or Judgment	Fully Covered	$1,800
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Civil Litigation Defense: This service covers the participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counter, third-party or cross claims.		
• Negotiation and Settlement	Fully Covered	$650
• Filing Answer, Litigation Ending in Settlement or Judgment	Fully Covered	$2,000
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Incompetency Defense: This service covers the participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the participant incompetent.		
• Negotiation and Settlement	Fully Covered	$500
• Trial	Fully Covered	$1,800
• Plus Trial Supplement for Out-of-Network Service*		$100,000

Document Preparation and Review	In-Network	Out-of-Network
Affidavits: This service covers preparation of any affidavit in which the participant is the person making the statement.	Fully Covered	$75
Deeds: This service covers the preparation of any deed for which the participant is either the grantor or grantee.	Fully Covered	$100
Demand Letters: This service covers the preparation of letters that demand money, property or some other property interest of the participant, except an interest that is an excluded service. It also covers mailing them to the addressee, and forwarding and explaining any response to the participant.	Fully Covered	$75
Document Review: This service covers the review of any personal legal document of the participant, such as letters, leases or purchase agreements.	Fully Covered	$100
Elder Law Matters: This service covers counseling the participant over the phone or in the office on any personal issues relating to the participant's parents as they affect the participant. The service includes reviewing documents of the parents to advise the participant on the effect on the participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the participant is either the grantor or grantee, and preparing promissory notes involving the parents when the participant is the payor or payee.	Fully Covered	$140
Mortgages: This service covers the preparation of any mortgage or deed of trust for which the participant is the mortgagor.	Fully Covered	$70
Promissory Notes: This service covers the preparation of any promissory note for which the participant is the payor or payee.	Fully Covered	$70
Estate Planning Documents	**In-Network**	**Out-of-Network**
Living Wills: This service covers the preparation of a living will for the participant.		
• Individual	Fully Covered	$75
• Member and Spouse	Fully Covered	$80
Powers of Attorney: This service covers the preparation of any power of attorney when the participant is granting the power.		
• Individual	Fully Covered	$65
• Member and Spouse	Fully Covered	$75
Trusts: This service covers the preparation of revocable and irrevocable living trusts for the participant. It does not include tax planning or services associated with funding the trust after it is created.		
• Individual	Fully Covered	$325
• Member and Spouse	Fully Covered	$450
Wills and Codicils (Including Simple Support Trust for Minor Children): This service covers the preparation of a simple or complex will for the participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.		
• Individual	Fully Covered	$150
• Member and Spouse	Fully Covered	$200
Family Law	**In-Network**	**Out-of-Network**
Adoption and Legitimization: This service covers all legal services and court work in a state or federal court for an adoption for the plan member and spouse. Legitimization of a child for the plan member and spouse, including reformation of a birth certificate, is also covered.		
• Uncontested	Fully Covered	$650
• Contested	Fully Covered	$1,500
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Guardianship or Conservatorship: This service covers establishing a guardianship or conservatorship over a person and his or her estate when the plan member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.		
• Uncontested	Fully Covered	$650
• Contested	Fully Covered	$1,500
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Name Change: This service covers the participant for all necessary pleadings and court hearings for a legal name change.	Fully Covered	$400

Prenuptial Agreement: This service covers representation of the participant and includes the negotiation, preparation, review and execution of a prenuptial agreement between the participant and his or her fiancé/ partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation.	Fully Covered	$750
Protection from Domestic Violence: This service covers the participant only, not the spouse or dependents, as the victim of domestic violence. It provides the participant with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action or representation for the offender.	Fully Covered	$425
Financial Matters	**In-Network**	**Out-of-Network**
Debt Collection Defense: This benefit provides participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third-party claims, bankruptcy, any action arising out of family law matters including support and post decree issues or any matter where the creditor is affiliated with the sponsor or employer.		
Debt Collection Defense (Consumer Debts)		
• Negotiation and Settlement	Fully Covered	$350
• Negotiation and Settlement after Complaint and Answer Filed	Fully Covered	$600
• Trial	Fully Covered	$1,050
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Debt Collection Defense (Foreclosures)		
• Negotiation	Fully Covered	$500
• Complaint and Answer Filed, Settlement Negotiations	Fully Covered	$850
• Trial	Fully Covered	$1,500
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Identity Restoration: This service provides the Participant and their enrolled family members with access to full-service Identity Restoration support provided by Aura's U.S.-based White Glove Fraud Resolution Specialists. Fraud experts will work with Participants to navigate bureaus and financial institutions, make phone calls, and complete forms to quickly restore your identity and secure your assets and information. Aura's experienced agents will take care of the heavy lifting, saving the Participant countless hours of their precious time.	Fully Covered	
Identity Theft Defense: This service provides the participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the participant with online help and information about identity theft and prevention. It does not include counter, cross or third-party claims, bankruptcy, any action arising out of family law matters, including support and post-decree matters or any matter where the creditor is affiliated with the sponsor or employer.	Fully Covered	$250
Personal Bankruptcy or Wage Earner Plan: This service covers the participant and spouse in pre- bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the sponsor or employer, even if the participant or spouse chooses to reaffirm that specific debt.		
• Chapter 7 Individual or Member/Spouse	Fully Covered	$850
• Chapter 13 Individual or Member/Spouse	Fully Covered	$1,400
Tax Audit Representation: This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the participant's tax return, negotiating with the agency advising the participant on necessary documentation, and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.		
• Negotiation and Settlement	Fully Covered	$500
• Audit Hearing	Fully Covered	$1,200
Immigration	**In-Network**	**Out-of-Network**
Immigration Assistance: This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the participant prepare for hearings.	Fully Covered	$500
Juvenile Matters	**In-Network**	**Out-of-Network**

Juvenile Court Defense: This service covers the defense of a participant and a participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the participants and the dependent child. In that event, this service provides an attorney for the plan member only including services for Parental Responsibility.		
• Negotiation and Settlement	Fully Covered	$500
• Trial	Fully Covered	$1,200
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Personal Injury	**In-Network**	**Out-of-Network**
Personal Injury (25% Network Maximum): Subject to applicable law and court rules, plan attorneys will handle personal injury matters (where the participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the participant's responsibility to pay this fee and all costs.		
Probate	**In-Network**	**Out-of-Network**
Probate (10% Network Reduced Fee): Subject to applicable law and court rules, plan attorneys will handle probate matters at a fee of 10% less than the plan attorney's normal fee. It is the participant's responsibility to pay this reduced fee and all costs.		
Real Estate Matters	**In-Network**	**Out-of-Network**
Boundary or Title Disputes: This service covers negotiations and litigation arising from boundary or real property title disputes involving a Participant's residence, where coverage is not available under the Participant's homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.		
• Negotiation and Settlement	Fully Covered	$500
• Trial	Fully Covered	$1,500
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Eviction and Tenant Problems: This service assists the Participant as a tenant with matters involving leases, security deposits or other disputes with a residential landlord. The benefit also covers eviction defense, up to and including trial, if necessary. It does not include representation as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.		
• Correspondence and Negotiations	Fully Covered	$280
• Eviction Trial Defense	Fully Covered	$840
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Home Equity Loan: This service covers the review or preparation of a home equity loan on the Participant's residence.	Fully Covered	$350
Property Tax Assessments: This service covers the Participant for review and advice on a property tax assessment on the Participant's residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.		
• Negotiation and Settlement	Fully Covered	$270
• File Request for Hearing with Attendance at Hearing	Fully Covered	$620
• Plus Trial Supplement for Out-of-Network Service*		$100,000
Refinancing of Home: This service provides the Covered Person with counsel in the refinancing of or obtaining a home equity loan on the Covered Person's primary or secondary residence. It includes the review or preparation of all relevant documents, including the mortgage, deed, and documents pertaining to title, insurance, recordation and taxation. It does not include: services provided by an attorney representing a lending institution or title company; the sale or purchase of a home; or the refinancing of or obtaining a home equity loan on: rental property; or property held for business or investment.	Fully Covered	$350
Sale or Purchase of Home: This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's residence or of a vacant property to be used for building a residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a rental property, property held for business or investment or leases with an option to buy.	Fully Covered	$500
Security Deposit Assistance (Primary Residence – Tenant only): This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. This service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
• Demand Letter/Negotiations	Fully Covered	$250

• Counseling on Preparing Small Claims Complaint and Trial Preparation	Fully Covered	$150
Zoning Applications: This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.		
• Preparation of Documentation	Fully Covered	$250
• Documentation/Attending Hearing	Fully Covered	$500
Traffic & Other Matters	**In-Network**	**Out-of-Network**
Habeas Corpus: This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.	Fully Covered	$420
Restoration of Driving Privileges: This service covers the participant with representation in proceedings to restore the participant's driving license.	Fully Covered	$385
Traffic Ticket Defense (No DUI): This service covers representation of the participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under the influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.		
• Plea or Trial at Court	Fully Covered	$250
• Plea or Trial at Court for serious moving violations resulting in jail time or license suspension	Fully Covered	$500
• Plus Trial Supplement for Out-of-Network Service*		$100,000

*Trial Supplement — In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of $800 per day up to $100,000 total trial supplement maximum.

Exclusions: No service, including advice and 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 listed above.

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Quote good through 12/31/2026. Brokers must be properly licensed in the state of issue for each legal plan contract at the time of purchase.

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.

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.

U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, Metropolitan Tower Life Insurance Company, MetLife Consumer Services, Inc. and Metropolitan General Insurance Company (collectively herein called “MetLife”), enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related insurance and non-insurance products (“Products”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an “Intermediary”). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary for eligible Products. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium or fees. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of eligible new or renewal premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) eligible new or renewal premium or fees growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium or fees for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium or fees from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at www.metlife.com/business-and-brokers/broker-resources/broker-compensation. Questions regarding Intermediary compensation can be directed to ask4met@metlifeservice.com, or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

Non-U.S. Coverage

When providing you with information concerning an eligible group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXISGBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

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