

## Legal Plans

Provides access to legal expertise for both expected and unexpected events.

# Why do I need a legal plan?



Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With MetLife Legal Plans, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you can get access to legal help for all of these issues and more, all for a monthly fee.

### 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. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.<sup>1</sup> We will then give you an assigned case number to share with your attorney when you make an appointment. It's that simple.

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 may be able to represent you in court without you having to make an appearance.

Our Network Attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan — giving you peace of mind that you've got an expert on your side, for as long as you need them.

### 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.

**Peace of mind knowing you have access to the expert attorneys you need, whenever you need them.**

## Legal Plans

### 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 an annual re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance, and more.

### Q. Whom do I contact if I have a problem with the legal plan or an attorney?

A. Send an email to [clientservice@legalplans.com](mailto:clientservice@legalplans.com) or call our Client Service Center at 800.821.6400, Monday through Friday 7 am to 7 pm CT when you have questions or concerns about our legal plan benefits, Network Attorneys, or other matters involving the legal plan. We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems, and will take immediate action to resolve any issues that arise.

### Q. Can I use the plan outside my state of residence? Is international coverage available?

A. We operate a national network of more than 17,500 Network Attorneys in all 50 states and most U.S. territories. Plan members may receive service from Any Attorney. Anywhere. Anytime.® Plan members traveling outside the United States may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800.821.6400 to get a copy of the out-of-network fee reimbursement schedule.

### 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.<sup>1</sup>

### Q. Can I use an attorney more than once?

A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.

### 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. You can find the exact cost for your plan in the enrollment materials provided by your employer.

### 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. Yes, your spouse and dependent children are covered under the plan.

### 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 claims forms.

1. You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. Benefit programs offered by MetLife and its Affiliates contain certain exclusions and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.