

Legal Plans

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

Legal experts on your side, whenever you need them

Flexible plans for varied needs.

Our high-low plan enables you to choose the right plan to suit your needs and your budget. For **\$21.00 per month for our high plan**, or for **\$10.37 per month for our low plan**, you, your spouse and dependents, 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 for a covered matter. 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 And, for non-covered matters that are not otherwise excluded, this benefit, available through the high plan only, provides four hours of network attorney time and services per year.²

	High Plan		Low Plan
Money Matters	<ul style="list-style-type: none">Debt Collection DefenseIdentity Theft DefenseNegotiations with CreditorsPromissory NotesTax Collection Defense	<ul style="list-style-type: none">Identity Management Services³Personal BankruptcyTax Audit RepresentationTriple Bureau Credit Monitoring³	<ul style="list-style-type: none">Debt Collection DefenseIdentity Theft DefenseNegotiations with CreditorsPromissory NotesTax Collection Defense
Home & Real Estate	<ul style="list-style-type: none">DeedsEviction DefenseForeclosureMortgagesSecurity Deposit AssistanceTenant Negotiations	<ul style="list-style-type: none">Boundary & Title DisputesProperty Tax AssessmentsRefinancing & Home Equity LoansSale or Purchase of HomeZoning Applications	<ul style="list-style-type: none">DeedsEviction DefenseForeclosureMortgagesSecurity Deposit AssistanceTenant Negotiations
Estate Planning	<ul style="list-style-type: none">CodicilsComplex WillsHealthcare ProxiesLiving WillsPowers of Attorney (Healthcare, Financial, Childcare, Immigration)Simple Wills	<ul style="list-style-type: none">Revocable & Irrevocable Trusts	<ul style="list-style-type: none">CodicilsComplex WillsHealthcare ProxiesLiving WillsPowers of Attorney (Healthcare, Financial, Childcare, Immigration)Simple Wills
Family & Personal	<ul style="list-style-type: none">AffidavitsConservatorshipDemand LettersGarnishment DefenseGuardianshipName ChangePersonal Properties ProtectionProtection from Domestic ViolenceReview of ANY Personal Legal DocumentSchool Hearings	<ul style="list-style-type: none">AdoptionImmigration AssistanceJuvenile Court Defense, Including Criminal MattersParental Responsibility MattersPrenuptial Agreement	<ul style="list-style-type: none">AffidavitsConservatorshipDemand LettersGarnishment DefenseGuardianshipName ChangePersonal Property ProtectionProtection from Domestic ViolenceReview of ANY Personal Legal DocumentSchool Hearings
Civil Lawsuits	<ul style="list-style-type: none">Administrative HearingsDisputes Over Consumer Goods & ServicesIncompetency Defense	<ul style="list-style-type: none">Civil Litigation DefensePet LiabilitiesSmall Claims Assistance	<ul style="list-style-type: none">Administrative HearingsDisputes Over Consumer Goods & ServicesIncompetency DefenseSmall Claims Assistance
Elder-Care Issues	<p>Consultation & Document Review for Issues Related to Your Parents:</p> <ul style="list-style-type: none">DeedsLeasesMedicaidMedicare	<ul style="list-style-type: none">NotesNursing Home AgreementsPowers of AttorneyPrescription PlansWills	<ul style="list-style-type: none">Same as High Plan
Vehicle & Driving	<ul style="list-style-type: none">Defense of Traffic Tickets⁴Driving Privileges Restoration	<ul style="list-style-type: none">License Suspension Due to DUIRepossession	<ul style="list-style-type: none">Same as High Plan

Estate planning at your fingertips

Our newly redesigned website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly.

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. 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.

3. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.

4. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner 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. Please see your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY.

