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 \$16.50 per month for our high plan, or for \$8.00 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

| | High Plan | | Low Plan |
|-----------------------|---|---|---|
| Money Matters | Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense | Identity Management Services² Personal Bankruptcy Tax Audit Representation | Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense |
| Home & Real Estate | Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations | Boundary & Title Disputes Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home Zoning Applications | Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations |
| Estate Planning | Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills | Revocable & Irrevocable Trusts | Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills |
| Family & Personal | Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Properties Issues Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings | Adoption Immigration Assistance Juvenile Court Defense, Including Criminal Matters Parental Responsibility Matters Prenuptial Agreement | Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Property Protection Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings |
| Civil Lawsuits | Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense | Civil Litigation Defense Pet Liabilities Small Claims Assistance | Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense 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 | Same as High Plan |
| Vehicle & Driving | Defense of Traffic Tickets ³ Driving Privileges Restoration | License Suspension Due to DUI Repossession | 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.

To learn more, visit
info.legalplans.com
and enter access code
0531010 for the high
plan or 0530010 for the
low plan or call
800.821.6400

Monday – Friday 8:00 am – 8:00 pm (ET).

- 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. This benefit provides the Participant with access to LifeStages Identity Management Services, provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
- 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.

