



Cover the costs on 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.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. 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

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. **This benefit is provided free to active members, with no monthly premium.**

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.²

How to use the plan

1. Find an attorney

Create an account at **members.legalplans.com** to see your coverages and select an attorney for your legal matter. Or, give us a call at **833-214-4181** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.



Create an account at
members.legalplans.com
or scan the QR code.

Questions? Call the MetLife Legal Plans Client Service Center at 833-214-4181
Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

Helping you navigate life's planned and unplanned events.



With MetLife Legal Plans, 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. And, for non-covered matters that are not otherwise excluded, your plan provides **8 hours** of network attorney time and services per year.³

Money Matters	• Debt Collection Defense • Identity Theft Defense • Identity & Fraud Protection⁴ • Identity Restoration⁴	• Negotiations with Creditors • Personal Bankruptcy • Promissory Notes	• Tax Audit Representation • Tax Collection Defense • Tax Preparation and Filing⁵
Home & Real Estate	• Boundary or Title Disputes • Deeds • Disputes and Tenant Problems (Landlord Only) • Eviction Defense • Foreclosure	• Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home	• 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) • Probate Proceedings	• Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	• Adoption • Affidavits • Change or Establishment of Custody Order • Conservatorship • Demand Letters • Divorce, Dissolution and Annulment • Enforcement or Modification of Support Order	• Garnishment Defense • Guardianship • Immigration Assistance • Immigration Representation • Juvenile Court Defense, Including Criminal Matters • Name Change • Personal Property Protection • Personal Safety Orders	• Prenuptial Agreement • Protection from Domestic Violence • Reproductive Assistance Law⁶ • Review of ANY Personal Legal Document • School Hearings • Social Security Disability
Civil Lawsuits	• Administrative Hearings • Civil Litigation Defense	• Disputes Over Consumer Goods & Services • Incompetency Defense	• Insurance Claims • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	• CCW Defense⁷ • Defense of Traffic Tickets • Driving Privileges Restoration	• Driving Under the Influence Defense • Expungement	• Habeas Corpus • Misdemeanor Defense • Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

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. You 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. Digital notary and signing is not available in all states.
3. No more than a combined maximum total of eight hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. 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.
5. This benefit provides access to TurboTax online tax preparation and filing software. TurboTax is not a corporate affiliate of MetLife Legal Plans. TurboTax benefit includes one federal and one state tax filing annually. TurboTax Live and extra add-on services are available for an additional fee.
6. Surrogacy and reproductive assistance laws vary by state.
7. New York and Oregon residents are not eligible for CCW Defense coverage.

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. For costs and complete details of the coverage, call or write the company. 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) 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. 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.



Attorney access, made easy

Connect with an attorney your way. Whether you prefer to communicate via phone, chat, email, or online, we take the guesswork out of finding an attorney.

1

Obtain your eligibility ID:

We will assign you an eligibility ID, a unique identifier that you provide to your network attorney.

Obtain your ID by calling our Client Service Center at **833-214-4181** or by creating an account on our website at **members.legalplans.com**.

2

Then, continue to enjoy **multichannel access**:



Client Service Center

Call our customer service representatives or chat with representatives online using the live chat feature to learn about your coverage, schedule a meeting with your attorney, and more.



24/7 access online

Log in to search for an attorney, review coverages, and access Ask an Attorney, where you can submit questions to an attorney and receive a response within 24 hours.

Additional online features:

- ✓ **Ask Lexi**
Our online chat resource, “Ask Lexi,” can provide articles and resources based on your inquiries, 24/7.
- ✓ **Self-help library**
Access 1,700+ documents for a wide range of legal topics.
- ✓ **Attorney filters**
Select a firm based on identity attributes including gender, languages spoken, race, and area of expertise.
- ✓ **Digital Estate Planning**
Create wills, living wills, and powers of attorney online in as a little as 15 minutes.
- ✓ **Dependent access**
Give spouses and dependents online access to view their covered benefits, attorney network, schedule an attorney, and more.



Learn more at legalplans.com/why-enroll or by calling **833-214-4181**

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. For complete details of the coverage, call or write the company.

Protection at every step

MetLife Legal Plans, Inc. | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114
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