



New Enhanced Legal Plan for LLNS Employees & Retirees: MetLife Legal

October 21, 2021



Why a legal plan matters now more than ever



Protection

62% of working adults experience a legal issue over the course of three years¹



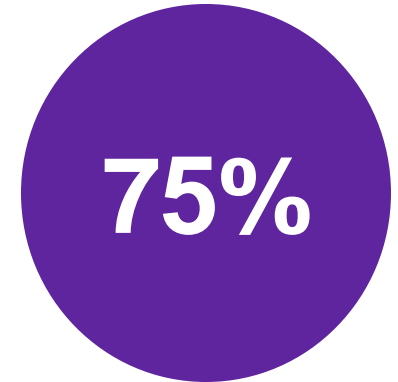
Cost Savings

The average hourly rate to see an attorney is \$370², compared to less than that for an entire year (ranges from \$148 to \$292 annually, depending on plan)



Increases Peace of Mind

Your whole family is covered for legal issues that arise.



of working adults with a legal plan said they feel confident planning for today and the future¹

Enhanced Legal Plan Design

Three options for LLNS employees and retirees to choose from

BASE PLAN

(covers Employees, Spouse and Dependents)

\$12.30/month

More robust coverage than today's current plan and covers all dependents.

Enhancements include:

- Divorce (no hour limit)
- Reproductive matters (20 hours of attorney services for surrogacy related matters, egg & embryo donation and adoption, etc)
- Fully covered services for many items that only qualify for a discount today (administrative hearings, mortgages, probate)
- Digital estate planning
- 8 hours of noncovered services

ENHANCED PLAN

(covers Employees, Spouse and Dependents)

\$18.30/month

This option provides significantly enhanced coverage to today's plan.

Includes everything in the Base Plan plus:

- Trusts (fully covered)
- Traffic Ticket Defense
- Promissory notes
 - Deeds
 - Affidavits
- Purchase/sale of a home
 - Tenant negotiations
- Pre-marital Agreement
- Protection from Domestic Violence
- Refinancing & Home Equity Loans
-and more

ENHANCED PLAN WITH PLUS PARENTS BUY UP

(enrollees in Enhanced Plan can also cover up to 8 parents)

\$24.30 /month

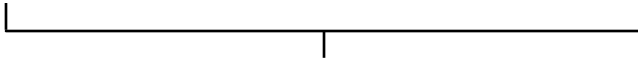
Same Enhanced Plan for employees and dependents plus extends fully covered legal services for a members Parents/Parents-In Law (up to 8 parents) for select services most relevant to parents.

Dependents (spouses, registered domestic partners, dependent children) are automatically covered in all three plans.

Base Plan

Transition plan: Current enrollees will automatically transition into the base plan

ARAG	Employee Only	Employee + 1	Family
	1,490 enrolled	1,585 enrolled	1,481 enrolled
Rates	\$12.37	\$16.93	\$18.44



All services listed below are available to employees, spouses and eligible dependents through the Base Legal Plan.

Base Legal Plan	Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Financial Education Workshops¹ Identity Management Services² 	<ul style="list-style-type: none"> Identity Theft Defense Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense Triple Bureau Credit Monitoring²
	Home & Real Estate	<ul style="list-style-type: none"> Foreclosure 	<ul style="list-style-type: none"> Property Tax Assessments 	
	Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies 	<ul style="list-style-type: none"> Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Probate Simple Wills
	Family & Personal	<ul style="list-style-type: none"> Adoption Conservatorship Custody (8 hours) Demand Letters Divorce Enforcement or Modification of Support Order 	<ul style="list-style-type: none"> Garnishment Defense Guardianship Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters 	<ul style="list-style-type: none"> Personal Properties Issues Reproductive Assistance (20 hours) Review of ANY Personal Legal Document School Hearings Social Security Disability
	Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Insurance Claims Pet Liabilities Small Claims Assistance
	Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
	Traffic & Criminal Matters	<ul style="list-style-type: none"> Driving Privileges Restoration Expungement 	<ul style="list-style-type: none"> Habeas Corpus License Suspension Due to DUI 	<ul style="list-style-type: none"> Misdemeanor Defense Repossession

Base Plan Coverage: \$12.30 per month

New Plan Options: Enhanced Plan & Enhanced Plan with Plus Parents

All services listed below are available to the employees, spouse and eligible dependents through the Enhanced Plan. All services listed in blue below are available to parents and parents-in-law (up to 8 parents - 4 sets) through the Enhanced Plan Plus Parents.

Enhanced Plan Plus Parents	Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Financial Education Workshops¹ <i>Identity Management Services</i>² Identity Theft Defense 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy <i>Promissory Notes</i> Tax Audit Representation 	<ul style="list-style-type: none"> Tax Collection Defense Triple Bureau Credit Monitoring²
	Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes <i>Deeds</i> Eviction Defense Foreclosure 	<ul style="list-style-type: none"> <i>Mortgages</i> Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home 	<ul style="list-style-type: none"> Security Deposit Assistance Tenant Negotiations Zoning Applications
	Estate Planning	<ul style="list-style-type: none"> <i>Codicils</i> <i>Complex Wills</i> <i>Healthcare Proxies</i> <i>Living Wills</i> 	<ul style="list-style-type: none"> <i>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</i> 	<ul style="list-style-type: none"> Probate Revocable & Irrevocable Trusts <i>Simple Wills</i>
	Family & Personal	<ul style="list-style-type: none"> Adoption <i>Affidavits</i> Conservatorship Custody (8 hours) <i>Demand Letters</i> Divorce Enforcement or Modification of Support Order 	<ul style="list-style-type: none"> Garnishment Defense Guardianship Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Issues 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Reproductive Assistance (20 hours) <i>Review of ANY Personal Legal Document</i> School Hearings Social Security Disability
	Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Insurance Claims Pet Liabilities Small Claims Assistance
	Elder-Care Issues	<ul style="list-style-type: none"> <i>Consultation & Document Review for Issues Related to Your Parents:</i> <i>Deeds</i> <i>Leases</i> 	<ul style="list-style-type: none"> <i>Medicaid</i> <i>Medicare</i> <i>Notes</i> <i>Nursing Home Agreements</i> 	<ul style="list-style-type: none"> <i>Powers of Attorney</i> <i>Prescription Plans</i> <i>Wills</i>
	Traffic & Criminal Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets³ Driving Privileges Restoration Expungement 	<ul style="list-style-type: none"> Habeas Corpus License Suspension Due to DUI 	<ul style="list-style-type: none"> Misdemeanor Defense Repossession

Enhanced Plan Coverage: \$18.30 per month

Plus Parents Plan Coverage: \$24.30 per month

Services tailored for your employees' ease

It's easy for members to get legal help from our network of attorneys, whenever they need it



Get a case number

- Call us
- Go online
- Use the app



Find/locate an attorney

- Call us
- Go online
- Use the app



Receive tailored legal assistance

- Call or meet in-person
- Attorney e-Panel
- Court representation
- Self-help

Employees and retirees never have to worry about a legal bill;
all the billing is done between us and network attorneys

No:

- Waiting period
- Deductibles
- Copays
- Usage limits
- Claim forms

when using a network attorney for a covered matter

Online experience that provides choice and flexibility

Redesigned website provides a simplified, intuitive experience



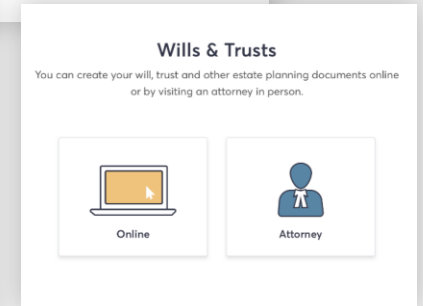
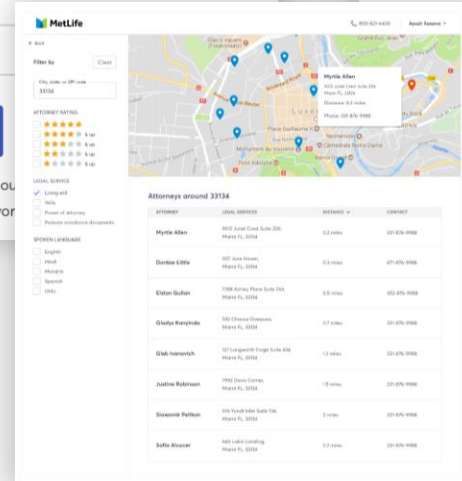
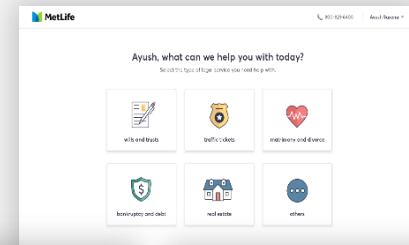
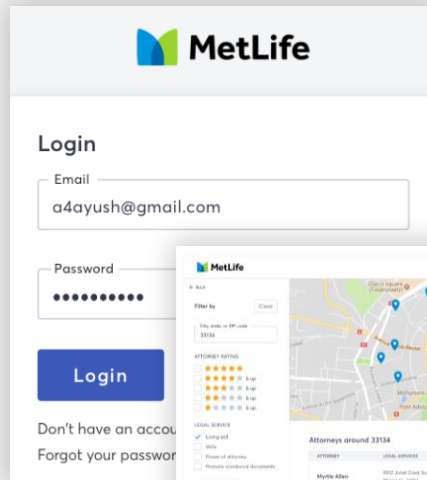
Simple and secure log in



Get detailed info on what your plan covers



Find the right network attorney for your legal matter



We are proud to offer Lawrence Livermore employees our Digital Estate Planning experience



Paperless

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



True Identity

Remote ID verification, knowledge-based authentication



Live Video*

Real time video with notary and witnesses to finalize documents



Automatic Real Estate Transfer

Court-free transfer of real estate to beneficiaries

About You

Your Full Name
Ayush Saxena

Gender
Male

State
Florida

Relationship Status
Married

Next

Healthcare Choices

Who do you want to make decisions about your medical care if you are too sick to decide for yourself?

Primary Healthcare Agent
Mark Rawls

If Amira is unwilling or unable to make decisions, would you like to name a backup agent?

+ Add a backup agent

Do you want to be put on a medical power of attorney if there is no reasonable possibility of recovery?

Yes No

Let my agent decide

Do you want to receive copies of documents at all times, even if it is not urgent?

Yes No

Assets

Choose how would you like to leave your assets.

Add a Specific Gift +

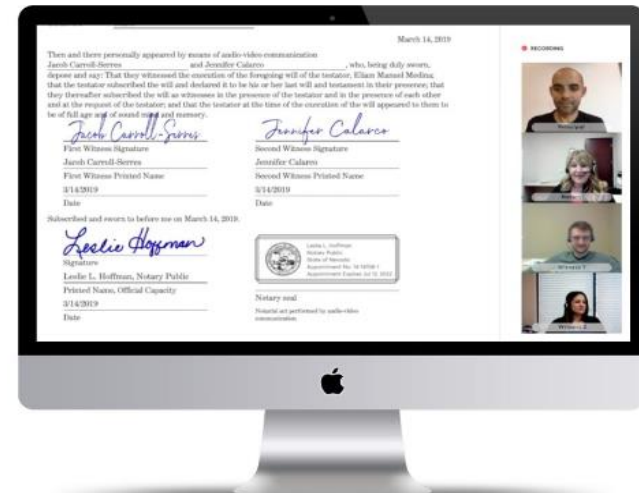
ALL OF MY ASSETS

I leave all of my assets to Amira Saxena Edit

Backup for Amira (optional)
If Sam Saxena passes away before me, I leave all of my assets to:

My Children Mark Rawls Custom

Save



[Watch Demo](#)

Legal plan in action: digital estate planning

Scenario with Base Plan coverage

Wendy has young children who are attending in-person school. Wendy realized that with her childrens' constant exposure to the virus, she needed to be sure to cover herself and her family in the time of the pandemic with a power of attorney. With MetLife Legal Plans, it was fast and easy for Wendy to complete her estate planning documents and get them notarized, entirely online.



Example covered services	Benefit amount
Will	\$370
Power of attorney	\$370
Living Will	\$370
Total	\$1,110
Cost of Base legal plan year per year ¹	\$147.60
Potential Savings²	\$962.40

1. Rates may vary.

2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

Legal plan in action

Scenario with Enhanced Plan coverage

After years of procrastinating, Jenna and her husband established a trust, which gave them comfort for the future of their 4-year-old. Jenna also had the attorney review documents pertaining to their mortgage.



Example covered services	Benefit amount
Trust	\$1,850
Document review	\$740
Total	\$2,590
Average cost Enhanced legal plan year per year ¹	\$219.60
Potential Savings²	\$2,370.40

Quality attorneys at your side and ready to help

Expert support from attorneys you can rely on



Quality

All attorneys must meet well-established selection criteria, complete training, and have annual reviews in place for strict quality control.

Experience

Managing attorneys at our firms are required to have been in practice for a minimum of 8 years and have expansive range of practice area.

Credibility

Our network is managed by attorneys who have a true understanding of law. They are closely monitored and evaluated on their performance.

Access

A nationwide network of 18,000+ ensures your employees will always have local access to high quality assistance.

Attorneys in our network have an average of 25 years of experience

New caregiving solution through VillagePlan™

AGING CARE SOLUTIONS

Champions employees by providing exceptionally personalized caregiving solutions, when they need it, from experts who get it.

- Expert, accredited Care Team
- Clinical, Holistic Solutions
- Harvard Trained Physicians
- Leading EMR Platform to identify caregiving gaps and ensure right care
- 30 years experience handling acute to complex caregiving challenges

Expert caregiving solution



76% improvement in care

How it works

Single Point of Contact

A Village Plan Expert makes it easy to access and communicate with a dedicated care team

Medical Records

Access to loved one's medical records means we can coordinate care across providers to help ensure better outcomes.



Intelligence Engine

Data gathered through medical, socio-economic, demographic and consumer information means solutions personalized for the individual employee.

Dedicated Care Team

Our nationwide network of accredited, empathetic caregiving experts includes Harvard trained doctors, nurses, social workers, and licensed counselors.

Easy access to the legal help you need



Easy to find an attorney



An experienced service team will help you find a network attorney near you - or choose one online or through the mobile app - and provide you with a case number.



Easy to make an appointment

Call the attorney you select, provide your case number, and schedule a time to talk or meet.

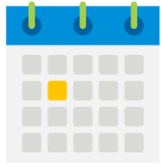


Easy from start to finish

That's it. There are no claim forms to fill out for covered matters when using network attorney. Your attorney handles all the paperwork.

72% of employees say that the safety and protection of themselves and their family is more important now than ever before

Enroll for a cost-effective employee rate



Enrollment period

10/25/21 – 11/12/21 (Employees)

10/18/21 – 11/12/21 (Retirees)



Monthly cost:

Base Plan - \$12.30

Enhanced Plan - \$18.30

Enhanced Plan with Plus Parents Buy Up - \$24.30



Visit

<https://benefits.llnl.gov> (Employees)

www.llnsretireebenefits.com (Retirees)



Call or chat with us online:

1(800) 821-6400 or legalplans.com.

Plan design details also available at www.metlife.com/llns

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