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 years\(^1\)

**Cost Savings**
The average hourly rate to see an attorney is $370\(^2\), 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.

---

1. CARAVAN survey conducted on behalf of MetLife Legal Plans, January 2020
2. Example based on the average amount of hours it would take, using the average hourly rate of $370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. $20 a month is based on the average cost of a legal plan, rates may vary.
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

<table>
<thead>
<tr>
<th>ARAG</th>
<th>Employee Only</th>
<th>Employee + 1</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1,490 enrolled</td>
<td>1,585 enrolled</td>
<td>1,481 enrolled</td>
</tr>
<tr>
<td>Rates</td>
<td>$12.37</td>
<td>$16.93</td>
<td>$18.44</td>
</tr>
</tbody>
</table>

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

- **Money Matters**
  - Debt Collection Defense
  - Financial Education Workshops
  - Identity Theft Defense
  - Negotiations with Creditors
  - Personal Bankruptcy

- **Home & Real Estate**
  - Foreclosure
  - Property Tax Assessments

- **Estate Planning**
  - Codicils
  - Complex Wills
  - Healthcare Proxies
  - Living Wills
  - Powers of Attorney (Healthcare, Financial, Childcare, Immigration)

- **Family & Personal**
  - Adoption
  - Conservatorship
  - Custody (8 hours)
  - Demand Letters
  - Divorce
  - Enforcement or Modification of Support Order
  - Garnishment Defense
  - Guardianship
  - Immigration Assistance
  - Juvenile Court Defense, Including Criminal Matters
  - Name Change
  - Parental Responsibility Matters
  - Probate
  - Simple Wills
  - Personal Properties Issues
  - Reproductive Assistance (20 hours)
  - 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 Issues Related to Your Parents:
    - Deeds
    - Leases
  - Medicaid
  - Medicare
  - Notes
  - Nursing Home Agreements
  - Powers of Attorney
  - Prescription Plans
  - Wills

- **Traffic & Criminal Matters**
  - Driving Privileges Restoration
  - Expungement
  - Habees Corpus
  - License Suspension Due to DUI
  - Misdemeanor Defense
  - Repossession

Base Plan Coverage: $12.30 per month
New Plan Options: Enhanced Plan & Enhanced Plan with Plus Parents

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Debt Collection Defonac</td>
<td>Boundary &amp; Title Disputes</td>
<td>Codicils</td>
<td>Adoption</td>
<td>Administrative Hearings</td>
<td>Consultation &amp; Document Review for Issues Related to Your Parents:</td>
<td>Defense of Traffic Tickets</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Financial Education Workshops</td>
<td>Deeds</td>
<td>Complex Wills</td>
<td>Affidavits</td>
<td>Civil Litigation Defense</td>
<td>Deeds</td>
<td>Medicare</td>
<td>Driving Privileges Restoration</td>
</tr>
<tr>
<td></td>
<td>Identity Management Services</td>
<td>Eviction Defense</td>
<td>Healthcare Proxies</td>
<td>Conservatorship</td>
<td>Disputes Over Consumer Goods &amp; Services</td>
<td>Notes</td>
<td>Medicaid</td>
<td>Expungement</td>
</tr>
<tr>
<td></td>
<td>Identity Theft Defense</td>
<td>Foreclosure</td>
<td>Living Wills</td>
<td>Custody (8 hours)</td>
<td>Incompetency Defense</td>
<td>Nursing Home Agreements</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Demand Letters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Divorce</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Enforcement or Modification of Support Order</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Garnishment Defense</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Guardianship</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Immigration Assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Juvenile Court Defense, Including Criminal Matters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Name Change</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Parental Responsibility Matters</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Personal Property Issues</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Tax Collection Defonac</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Triple Bureau Credit Monitoring</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Negotiations with Creditors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Personal Bankruptcy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Promissory Notes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Tax Audit Representation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Security Deposit Assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Tenant Negotiations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Zoning Applications</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Mortgages</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Property Tax Assessments</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Refinancing &amp; Home Equity Loan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Sale or Purchase of Home</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Probate</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Revocable &amp; Irrevocable Trusts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Simple Wills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Prenuptial Agreement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Protection from Domestic Violence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Reproductive Assistance (20 hours)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Review of ANY Personal Legal Document</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>School Hearings</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Social Security Disability</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Insurance Claims</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Pet Liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Small Claims Assistance</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Medicaid</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Medicare</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Notes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Nursing Home Agreements</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Powers of Attorney</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Prescription Plans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Wills</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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 documents

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

*Available in most states LLNS enrollees reside in

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.

<table>
<thead>
<tr>
<th>Example covered services</th>
<th>Benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Will</td>
<td>$370</td>
</tr>
<tr>
<td>Power of attorney</td>
<td>$370</td>
</tr>
<tr>
<td>Living Will</td>
<td>$370</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$1,110</strong></td>
</tr>
<tr>
<td>Cost of Base legal plan year per year$\textsuperscript{1}</td>
<td>$147.60</td>
</tr>
<tr>
<td><strong>Potential Savings$\textsuperscript{2}</strong></td>
<td><strong>$962.40</strong></td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>Example covered services</th>
<th>Benefit amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust</td>
<td>$1,850</td>
</tr>
<tr>
<td>Document review</td>
<td>$740</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,590</strong></td>
</tr>
<tr>
<td>Average cost Enhanced legal plan year per year(^1)</td>
<td>$219.60</td>
</tr>
<tr>
<td><strong>Potential Savings(^2)</strong></td>
<td><strong>$2,370.40</strong></td>
</tr>
</tbody>
</table>

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).
Quality attorneys at your side and ready to help
Expert support from attorneys you can rely on

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

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.

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

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

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

MetLife's 19th Annual U.S. Employee Benefit Trends Study 2021
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

Your enrollment period ends soon, so don’t forget to sign up today!
We are pleased to announce that Metropolitan Property and Casualty (Met P&C) business has been acquired by the Farmers Insurance Group®. Plans provided through insurance coverage underwritten by Met P&C will transition to be underwritten by Metropolitan General Insurance Company. During the transition period, Met P&C will continue to underwrite legal plans in certain states. For additional information, please reach out to contact@legalplans.com.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided by Metropolitan Property and Casualty Insurance Company, Warwick, RI. 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) 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 MetLife Services and Solutions, LLC, New York, NY.