All services listed below are available to employees, spouses 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.

**Base Legal Plan Coverage: $12.30 per month**

- **Money Matters**
  - Debt Collection Defense
  - Financial Education Workshops
  - Identity Management Services
  - Identity Theft Defense
  - Negotiations with Creditors
  - Personal Bankruptcy
  - Promissory Notes
  - Tax Audit Representation
  - Triple Bureau Credit Monitoring

- **Home & Real Estate**
  - Foreclosure
  - Property Tax Assessments
  - Guardianship
  - Immigration Assistance
  - Juvenile Court Defense, including Criminal Matters
  - Name Change
  - Parental Responsibility Matters
  - Personal Properties Issues
  - Reproductive Assistance (20 hours)
  - Review of ANY Personal Legal Document
  - Tenant Negotiations
  - Social Security Disability

- **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 of Modification of Support Order
  - Guardianship
  - Immigration Assistance
  - Juvenile Court Defense, including Criminal Matters
  - Name Change
  - Parental Responsibility Matters
  - Personal Bankruptcy
  - Promissory Notes
  - Prominual Agreement
  - Protection from Domestic Violence
  - 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
  - Litigation - Personal Bankruptcy
  - Small Claims Assistance

- **Elder-Care Issues**
  - Consultation & Document Review for Issues Related to Your Parents:
    - Deeds
    - Leases
    - Eviction Defense
    - Foreclosure
  - Medicaid
  - Medicare
  - Notes
  - Nursing Home Agreements
  - Powers of Attorney
  - Prescription Plans
  - Wills

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

**Enhanced Plan Plus Parents Coverage: $18.30 per month**

- **Money Matters**
  - Debt Collection Defense
  - Financial Education Workshops
  - Identity Management Services
  - Identity Theft Defense
  - Negotiations with Creditors
  - Personal Bankruptcy
  - Promissory Notes
  - Tax Audit Representation
  - Triple Bureau Credit Monitoring

- **Home & Real Estate**
  - Boundary & Title Disputes
  - Mortgages
  - Property Tax Assessments
  - Refinancing & Home Equity Loan
  - 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)

- **Family & Personal**
  - Adoption
  - Affidavits
  - Conservatorship
  - Custody (8 hours)
  - Demand Letters
  - Divorce
  - Enforcement or Modification of Support Order
  - Guardianship
  - Immigration Assistance
  - Juvenile Court Defense, including Criminal Matters
  - Name Change
  - Parental Responsibility Matters
  - Personal Bankruptcy
  - Promissory Notes
  - Professional Guardianship
  - Proof of Age
  - Protection from Domestic Violence
  - 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
  - Litigation - Personal Bankruptcy
  - 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**
  - Defense of Traffic Tickets
  - Driving Privileges Restoration
  - Expungement
  - Habeas Corpus
  - License Suspension Due to DUI
  - Misdemeanor Defense
  - Repossession

**Plus Parents Plan Coverage: $24.30 per month**

All plans include unlimited telephone & office consultations with a network attorney. And, for non-covered matters that are not otherwise excluded, your plan provides eight hours of network attorney time and services per year.¹

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¹ MetLife administers PlanSmart’s Retainer program, but has arranged for specially trained third-party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart’s Retainer through MetLife. ² This benefit provides the Participant with access to LitigaCare Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife or PlanSmart. ³ Does not cover DUI. ⁴ This service is available to the member and spouse, not parents. ⁵ Digital notary and signature is not available in all states. ⁶ No more than a combined maximum total of four hours of attorney time and services are provided for all non-covered matters that are not otherwise excluded, your plan provides eight hours of network attorney time and services per year, unless stated otherwise.

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All plans include unlimited telephone & office consultations with a network attorney. And, for non-covered matters that are not otherwise excluded, your plan provides eight hours of network attorney time and services per year.⁶