

Attorney fees can be expensive. With MetLife Legal Plans, attorney fees for the following legal services are fully paid for by the plan when you use a network attorney for a covered matter. It's like having an attorney on retainer. There are no limits on the number of times you may use the plan.

All services listed below are available to retirees, 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 LifeStages Identity Restoration Services² 	<ul style="list-style-type: none"> LifeStages Premium Identity Protection & Restoration² Identity Theft Defense Negotiations with Creditors 	<ul style="list-style-type: none"> Personal Bankruptcy Tax Collection Defense Tax Audit Representation
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 Property Protection Reproductive Assistance (20 hours)³ 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	<p>Consultation & Document Review for Issues Related to Your Parents:</p> <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

All services listed below are available to the retirees, spouse and eligible dependents through the Enhanced Plan. All services listed in blue below are available to parents, parents-in-law and grandparents (up to eight additional people to have coverage) through the Enhanced Plan Plus Parents.

Enhanced Plan Plus Parents

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Financial Education Workshops¹ Identity Theft Defense LifeStages Identity Restoration Services² 	<ul style="list-style-type: none"> LifeStages Premium Identity Protection & Restoration² Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Mortgages 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"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Probate Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits 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 Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Reproductive Assistance (20 hours)³ 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	<p>Consultation & Document Review for Issues Related to Your Parents:</p> <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"> Defense of Traffic Tickets⁴ 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



Estate planning at your fingertips: Our website, legalplans.com, 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. In states where available, you also have access to sign and notarize your documents online through our video notary feature.⁵

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

1.) MetLife administers PlanSmart's Retireewise 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 Retireewise through MetLife. 2.) These benefits provide the Participant with access to LifeStages Identity Restoration Services and LifeStages Premium Identity Protection & Restoration provided by IdentityForce, A TransUnion® Brand. IdentityForce is not a corporate affiliate of MetLife Legal Plans. 3.) Surrogacy and reproductive assistance laws vary by state. 4.) Does not cover DUI. 5.) Digital notary and signing is not available in all states. When a group has Enhanced Plan Plus Parents coverage, the service is available to the member and spouse, their parents, parents-in-law, and grandparents. 6.) 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.

*Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. Group 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, group 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) 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. L0522022155[exp0523][All States][DC,PR] © 2022 MetLife Services and Solutions, LLC