



Group Voluntary Insurance Benefits

Lawrence Livermore National Security, Inc.



L1022026506[exp1024][All States][DC]
Metropolitan Life Insurance Company, New York, NY 10166
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ADF# MULTI1825.18



MetLife Legal Plan



Why a legal plan matters now more than ever



Protection

62% of working adults experience a legal issue over the course of three years^{LP1}



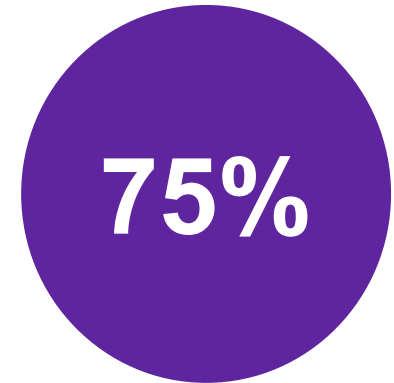
Cost Savings

The average hourly rate to see an attorney is \$370^{LP2}, compared to less than \$25 a month for one of the legal plans^{LP3}



Increases Financial Security

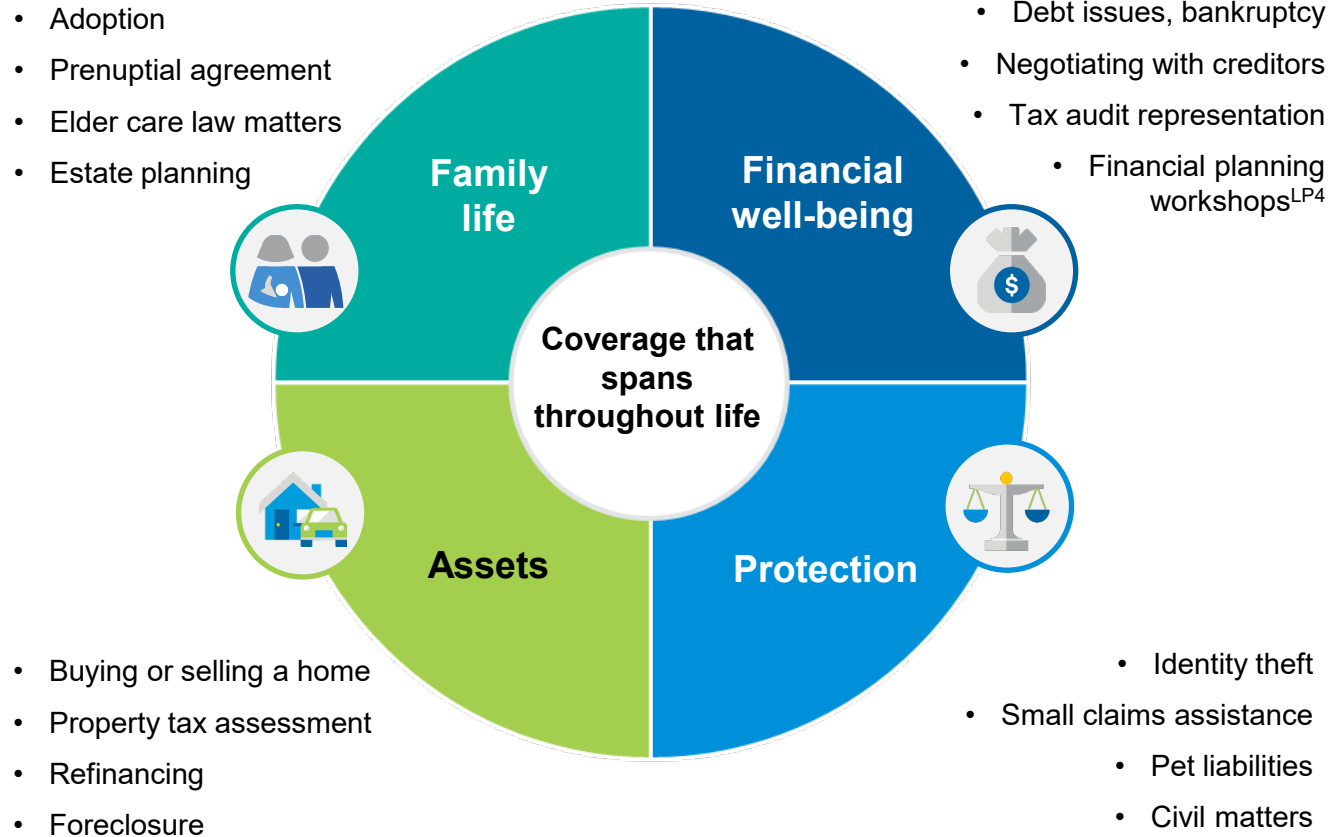
Your whole family is covered for legal issues that arise.



of working adults with a legal plan said they feel confident planning for today and the future^{LP1}

Helping you navigate life's planned and unplanned events

- No copays, deductibles or claim forms when using a network attorney for a covered matter.
- Unlimited consultations even for matters not covered under your plan
- All employees have access to our website to see coverages, attorneys and use our self-help document library



Base Plan

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

Enhanced Plan and 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 Services²</i> 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

Digital Estate Planning Services

While you can't predict life outcomes, you can help prepare for them with Digital Estate Planning



Only a few simple questions



As little as 15 minutes to complete estate planning documents online



If needed, can meet with an attorney



Durable Financial Power of Attorney



Last Will and Testament



Advanced Healthcare Directive (Living Will)

While **76%** of Americans surveyed acknowledge a Will is important, only **30%** have one in place.^{LP5}

The top reason for not creating a will was, **“haven't gotten to it yet.”**^{LP5}

Online experience that provides choice and flexibility

We make it easy for you to get the help you need

Simple and Streamlined Experience



Simple, secure log in



Get detailed info on what your plan covers



Find the right network attorney for your legal matter

The screenshot displays the MetLife Legal Plans website interface. At the top, it says "MetLife | Legal Plans". Below that, a purple banner reads: "Welcome to the new MetLife Legal Plans website. If you have not created a new account since August 1, 2020, please follow the prompt below to create an online account. [Click here to find out what's new!](#)".

The main content area is divided into two sections. On the left is a "Login" form with fields for "Email" and "Password", and a blue "Login" button. Below the form are links: "Don't have an account yet? [Create Account](#)" and "Forgot your password? [Reset Password](#)".

On the right is a section titled "John, what legal service do you need help with today?" with the instruction "Select a legal service to find an attorney and generate a case number." Below this are six service categories, each with an icon and a label: "Family Law" (three people), "Wills & Estates" (document with pencil), "Debt Matters" (shield with dollar sign), "Real Estate" (house), "Traffic & Criminal" (police badge), and "Injury & Insurance" (heart with pulse line). At the bottom of this section is a button labeled "Other Legal Services".



Legal Plan in Action: Caregivers – Enhanced Plan

After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their 4-year-old. Jenna also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.

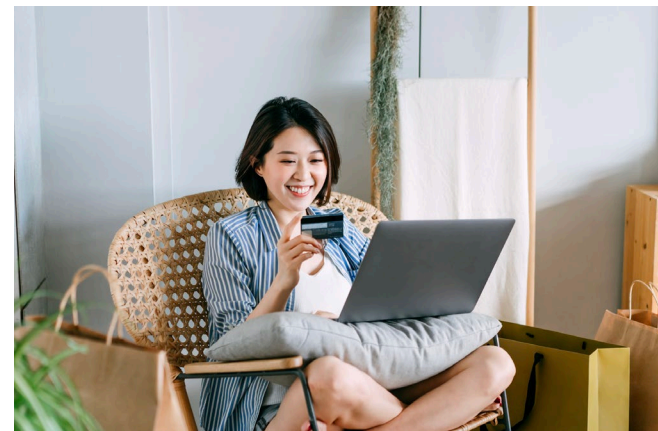
**Example only, not an actual member story.*



Example covered services	Benefit amount
Wills for employee and spouse	\$740
Document review	\$740
Total	\$1,480
Enhanced Plan cost per year ^{LP6}	\$219.60 (\$18.30 per month)
Potential Savings^{LP7}	\$1,260.40

Why is Identity & Fraud Protection so important?

We're doing more online than ever – making us more vulnerable to fraud and online threats.



The average consumer's digital activity



10
devices¹



300
online accounts²



7+
hours /day online³



Cybercrime is on the rise

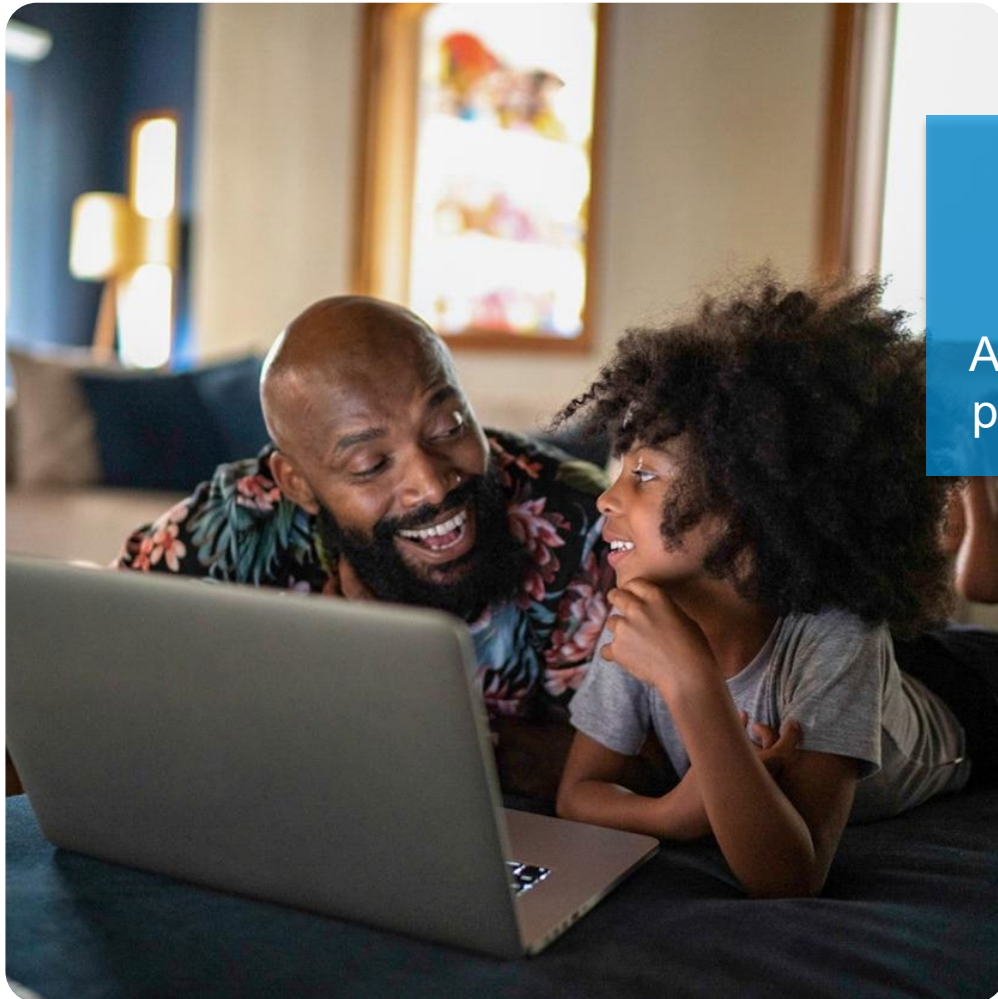
Cyber thieves can attempt to open credit cards, obtain loans and more – all in **your** name.

\$6.9 billion was lost to Internet crime in 2021 across all ages.⁴





Make the internet a safer place for you and your family



MetLife Identity & Fraud Protection Powered by Aura

An all-in-one digital security solution that protects the things you care about most.

- Safeguard your identity and personal info
- Preserve your finances and credit
- Secure your Wi-Fi network and devices
- Protect your privacy while online

Proactive protection for your identity and finances, backed by fraud resolution experts



Financial Fraud Protection

Get near-real time alerts to new inquiries to your credit, suspicious transactions in your bank accounts, changes to your investment accounts, home or car title and more.



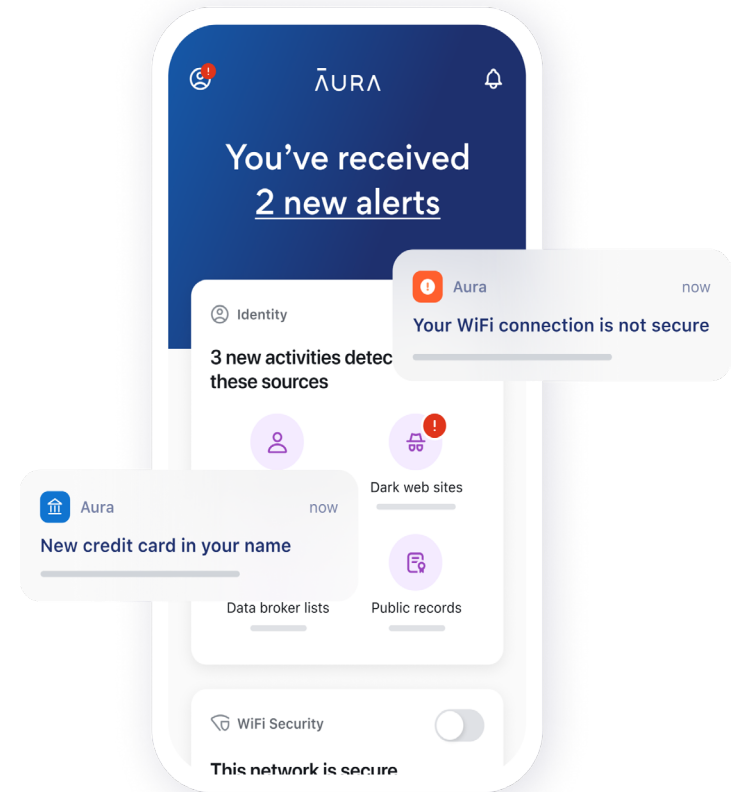
Identity Theft Protection

Keep your identity secure with extensive monitoring and alerts if threats to your personal info—like your accounts, credit, SSN, and IDs—are detected.



Help when you need it

Plans include \$5 million identity theft insurance (see below)[^] per adult member, 24/7 customer support, and white glove fraud resolution services.



[^] As a component of becoming an Aura Plan member, Consumers receive identity theft insurance through a group policy issued to Aura which is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, which is not an affiliate or subsidiary of MetLife. Checking & Savings Cash Recovery and 401(K) & HSA Cash Recovery are part of and not in addition to the Expense Reimbursement limit of liability. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.



Plus, digital safety tools to protect your privacy and online activity

With military-grade encryption, Wi-Fi Security (VPN) hide your IP address so you can surf the internet more privately and keep hackers at bay.



Hide your real email address with an email alias to prevent your email from being exposed in a breach and help block unwanted spam emails.

Detect and remove your personal info from data broker lists, people search sites and other online sources to reduce spam, robocalls & other unwanted solicitations.

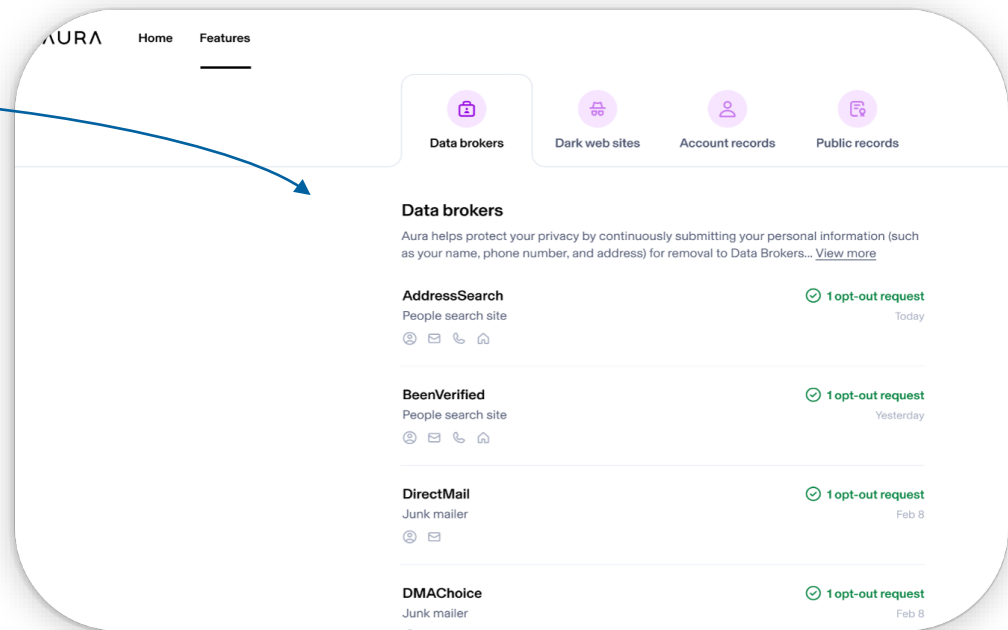
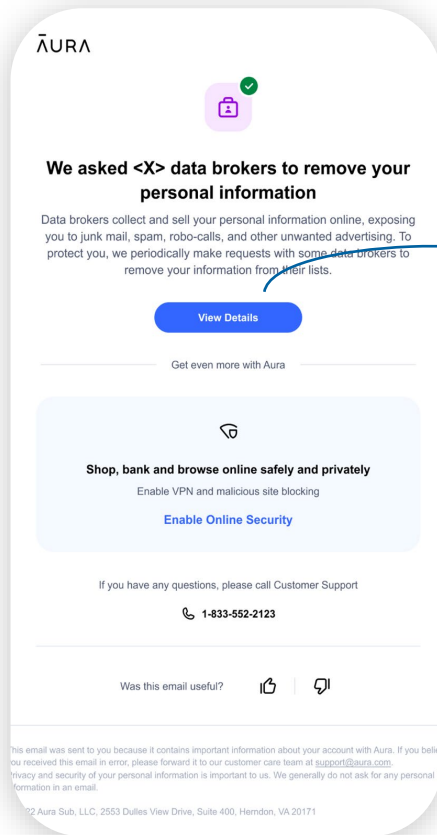


Prevent sites from storing your data and tracking you online. Get anti-adware, anti-phishing, device/cookie tracking and more.

Feature Spotlight: Data Broker List Removal

Robocalls/texts, spam emails and other wanted solicitations can be annoying, distracting, and can put your personal information at risk.

Aura detects and submits opt-out requests on your behalf to remove your personal information from various online data brokers and people search sites.



Feature Spotlight: Social Media Monitoring

Social media networks pose risks for threats like identity theft, reputation defamation, and cyberbullying.

Aura offers Social Media Monitoring for both adults and minors.

Social media monitoring

Aura monitors these primary services

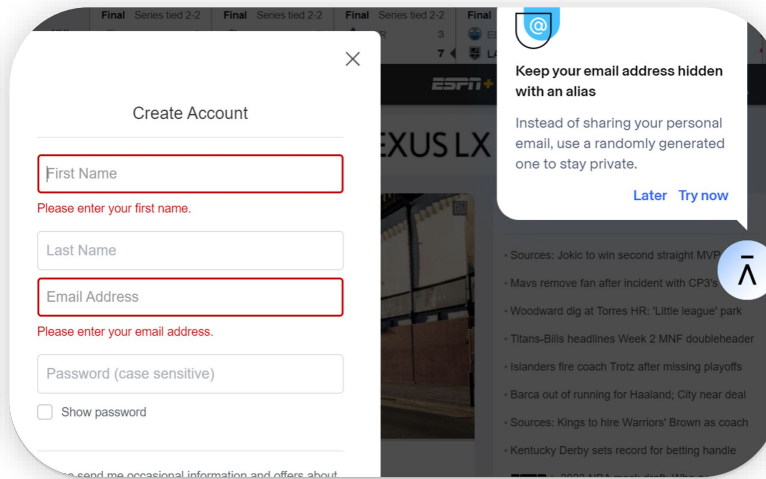
	Adults	Children
LinkedIn	✓	
Twitter	✓	✓
Instagram	✓	✓
Facebook	✓	✓
YouTube	✓	✓

Members receive alerts for posts, image captions, and comments.

- Account Behavior
 - Hacked Account Self Post
 - Facebook Page Lost Access
 - Facebook Page Role Change
 - Hacked account incoming post
 - Risky Image Change
 - Risky Name Change
- Cyber Attack
 - Evidence of Compromise
 - Planning
 - Chatter
- Sensitive Data
 - SSN
- Physical & Travel Security
 - Object Detection - Weapons
 - Violence
- Inappropriate Use
 - Drugs
 - Intolerance
 - Sexually Explicit
 - Negative Sentiment
 - Profanity
 - Sexually Explicit Emoji
- Malicious Links and Files
 - Malware Link
 - Phishing Link
 - Spam Link
 - Suspicious Link

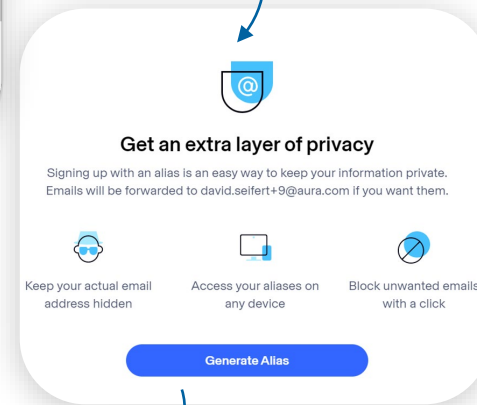
Feature Spotlight: Email Alias

Hide your email with Email Alias to prevent your email from being exposed in a breach. Plus, help block unwanted spam emails.

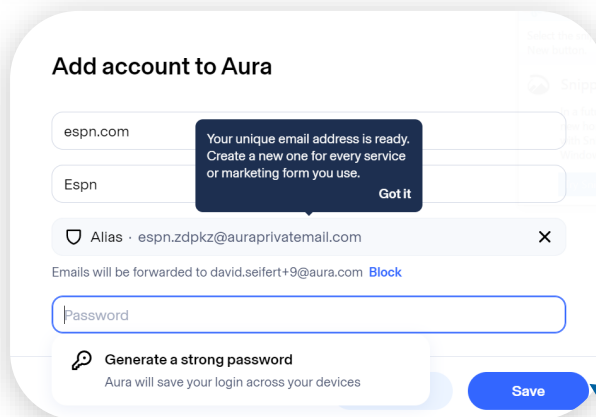


Browser plug-in prompts user when email is requested

Guided set-up



All set!





Questions?



Call



1-833-214-4172

Members.legalplans.com

A Customer Service Representative will be happy to answer any questions.



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The MetLife mobile app

It's easy. Download "MetLife US" at the App Store or Google Play. Log in with your MyBenefits information to access these features.*



Legal Services

- See your coverage details
- Find an attorney
- Get a plan case number

*To use the MetLife mobile app, employees can choose to register at metlife.com/mybenefits from a computer or directly through the app.



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Thank you.

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