



Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.¹

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. For a monthly fee conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney 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.²

How to use the plan

1. Find an attorney

Create an account at members.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.



Create an account at members.legalplans.com or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400**
Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

Helping you navigate life's planned and unplanned events.



MetLife Legal Plans enables you to choose the right plan to suit your needs and your budget. For **\$12.30 per month for the Base Plan**, **\$18.30 per month for the Enhanced Plan**, or for **\$24.30 per month for the Enhanced Plan Plus Parents**, you get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney.

All services below are available to you, your spouse and eligible dependents. And, for non-covered matters that are not otherwise excluded, the plans provide eight hours of network attorney time and services per year.³ Services highlighted in **bold** are available to parents, parents-in-law and grandparents through the **Enhanced Plan Plus Parents**. The **Enhanced Plan Plus Parents** allows up to eight additional people to have coverage.

	Base Plan		Enhanced Plan & Enhanced Plan Plus Parents	
Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity & Fraud Protection⁴ Identity Restoration⁴ Identity Theft Defense Negotiations with Creditors 	<ul style="list-style-type: none"> Personal Bankruptcy Tax Audit Representation Tax Collection Defense 	<ul style="list-style-type: none"> Debt Collection Defense Identity & Fraud Protection⁴ Identity Restoration⁴ Identity Theft Defense Negotiations with Creditors 	<ul style="list-style-type: none"> Personal Bankruptcy Promissory Notes Tax Audit Representation Tax Collection Defense Tax Preparation & Filing⁵
Home & Real Estate	<ul style="list-style-type: none"> Foreclosure Property Tax Assessment 		<ul style="list-style-type: none"> Boundary & Title Disputes Eviction Defense Deeds Foreclosure Home Equity Loans Mortgages 	<ul style="list-style-type: none"> Property Tax Assessment Refinancing of Home Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Probate Proceedings 	<ul style="list-style-type: none"> Wills (Simple and Complex) 	<ul style="list-style-type: none"> Codicils Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Probate Proceedings 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Wills (Simple and Complex)
Family & Personal	<ul style="list-style-type: none"> Adoption and Legitimization Caregiving Support (Family First)⁶ Conservatorship Custody Order (8 hours) Demand Letters Divorce, Dissolution & Annulment Enforcement or Modification of Support Order Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Personal Property Protection Reproductive Assistance Law (20 hours)⁷ Review of ANY Personal Legal Document School Hearings Social Security Disability 	<ul style="list-style-type: none"> Adoption and Legitimization Affidavits Caregiving Support (Family First)⁶ Conservatorship Custody Order (8 hours) Demand Letters Divorce, Dissolution & Annulment Enforcement or Modification of Support Order Garnishment Defense Guardianship Immigration Assistance 	<ul style="list-style-type: none"> Juvenile Court Defense, Including Criminal Matters Name Change Personal Property Protection Prenuptial Agreement Protection from Domestic Violence Reproductive Assistance Law (20 hours)⁷ Review of ANY Personal Legal Document School Hearings Social Security Disability
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense Disputes Over Consumer Goods & Services 	<ul style="list-style-type: none"> Incompetency Defense Insurance Claims Pet Liabilities Small Claims Assistance 	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense Disputes Over Consumer Goods & Services 	<ul style="list-style-type: none"> Incompetency Defense Insurance Claims Pet Liabilities Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> Consultation & Document Review for Issues Related to Your Parents: Deeds Leases Medicaid Medicare 	<ul style="list-style-type: none"> Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills 	<ul style="list-style-type: none"> Consultation & Document Review for Issues Related to Your Parents: Deeds Leases Medicaid Medicare 	<ul style="list-style-type: none"> Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Expungement Habeas Corpus 	<ul style="list-style-type: none"> Misdemeanor Defense Repossession 	<ul style="list-style-type: none"> Defense of Traffic Tickets⁸ Driving Privileges Restoration Expungement Habeas Corpus 	<ul style="list-style-type: none"> Misdemeanor Defense Repossession

- The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
- Digital notary and signing are not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their dependents, parents, parents-in-law, and grandparents. Plus Parents allows up to eight additional people to have coverage.
- 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.
- Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
- This benefit provides access to TurboTax online tax preparation and filing software. TurboTax is not a corporate affiliate of MetLife Legal Plans. TurboTax benefit includes one federal and one state tax filing annually. TurboTax Live and extra add-on services are available for an additional fee.
- This benefit provides the Participant and their family a highly-trained Care Team, provided by Family First, Inc., to navigate caregiving challenges. Family First is not a corporate affiliate of MetLife Legal Plans.
- Surrogacy and reproductive assistance laws vary by state.
- Does not cover DUI.

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, legal plans are provided through insurance coverage underwritten by Metropolitan General 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) involving any sponsoring or offering company, MetLife, or its affiliates and plan attorneys as an adverse party; 3) matters in which there is a conflict of interest between the policyholder 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) filing fees, 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 individuals covered under a New York insurance policy defense of criminal matters is excluded and parents must be related by blood, marriage, adoption, dependency, or operation of law and reside in the same household as the insured to utilize the Plus Parents benefit.** 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.

