MetLife | Legal Plans

LAWRENCE LIVERMORE NATIONAL SECURITY LLC

Legal coverage for you, your dependents and your parents

Enhanced legal plan provides access to attorneys for estate planning, mortgages, identity theft, elder law matters and more

Why do I need a Legal Plan with Plus Parents?

MetLife Legal Plans offers **Plus Parents** coverage as a way to extend your legal benefits for select services to parents, in-laws, and grandparents. Plus Parents plan coverage is a convenient way to provide quality legal assistance for common personal legal issues they may face. Your plan can help with your life's planned or unplanned events, and also for the parents who raised you.

What you need to know

Q. How does the plan work?

A. Enroll in MetLife Legal Plans at your new-hire benefits enrollment period or during Annual Enrollment. Then, upon the eligibility date, you will gain access to your legal plan benefits. The Legal Plan offers attorney consultation and representation for a wide range of legal issues, which includes access to over 18,000 attorneys who participate in our network nationwide.

Attorneys are available to schedule appointments through our online systems, email, or by calling our Client Service Center. You can speak to our network attorneys either in-person, by phone, or you can submit questions online via "Ask an Attorney" to our Law Firm E-Panel® — whatever works best for you. You can also select an attorney outside of network and be reimbursed according to a set fee schedule.[1]

For **Plus Parents**, you will grant access to your parent through your online portal (see next page for more details). Your plan also includes representation for you in court for certain legal matters. Our network attorneys are here for you or your parent, when you need advice on any personal legal matter or representation on several services covered under your plan—increasing peace of mind that you've got an expert on your side, for as long as you need them.

Q. How do I find the right attorney for my needs?

A. We're committed to ensuring you receive the expert legal help you need, when you need it. Our Client Service Center Representatives are ready to help you find the right attorney for your legal matter. You can also search our Attorney Network Directory by location or area of law via your members' portal.

Q. How are attorneys selected for the network and what are their qualifications?

A. Character and fitness to practice are critical selection qualification. All Network Attorneys are vetted for a clean professional background check. Network law firms have an average of 25 years of legal experience and listed attorneys must agree to our Attorney Code of Excellence—pledging to provide superior customer service to all legal plan members.

We monitor attorneys to ensure our members' needs are being met and conduct annual re-credential audits to check legal bar activity, member feedback, verification of malpractice insurance and more.

All attorneys hold law degrees from accredited law schools, have practiced a minimum of 5 years and maintain a valid bar license for any states of practice.

Protection at every step

MetLife | Legal Plans

Frequently Asked Questions

Q. Can I use the plan outside my state of residence? Is international coverage available?

A. We operate a national network of more than 18,000 network attorneys in all 50 states and most U.S. territories. Plan members traveling outside the U.S. may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule.

Q. Can I use an attorney who is not in the network?

A. Yes, if you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule.[1]

Q. How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have legal experts on your side for as long as you need them. You can find the exact cost for your plan in the enrollment materials provided by your employer.[2]

Q. How do I pay for my coverage?

A. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. Who is covered under the legal plan?

A. Most plans cover your spouse/domestic partner and dependent children; please see the details of your plan for services that may be limited to member only.

If you enrolled in Plus Parents, your plan also covers your parents, parents-in-law, and grandparents.[3] Plus Parents allows up to eight additional individuals to have coverage.

Q. What coverage is included for parents and grandparents under Plus Parents?

A. Coverage for up to eight additional people (parents, in-laws, or grandparents) includes the following full benefits for personal matters related to:

- Affidavits
- Promissory Notes
- Demand Letters
- Mortgages
- Identity Restoration[4]
- Estate Planning[5]
- Consultations and document review for Elder Care issues[6]

Q. How do parents use the Plus Parents plan?

A. Parents can use the plan by calling our Client Service Center or visiting the website. They only need to provide the name of the company where the enrolled member works. A representative will verify eligibility and provide the contact information for the appropriate attorney. After access is granted, parents will have their own member account and can use included plan services.

Digital Estate Planning & Notary

Q. What documents can I complete through the digital estate planning solution?

A. Available estate plan documents include the following:

- **Last will and testament**
  Leave property to loved ones and choose guardians for minor children.
- **Living will**
  Plan for a medical emergency and select medical care preferences.
- **Durable financial power of attorney**
  Choose someone to manage finances in case of an emergency.
- **Probate avoidance documents**
  Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

Q. How do I create an estate plan?

A. You can create an estate plan by answering a few personal questions about yourself, your family and your assets. You will be guided through the process, providing the information needed to create the documents instantly, according to your wishes and the laws of your state.

You will have a chance to review the documents and change any of your wishes before signing. The process takes about 15 minutes from start to finish. You do not need to gather any documents before starting the process. You will be asked a few simple questions about your family and your assets to complete the documents according to your wishes.

Q. Will I still be able to see an attorney for estate planning?

A. Yes, you still have access to our attorney network to consult with an attorney on your estate plan. Our digital estate planning solution is an alternative and convenient option to prepare your estate documents.

More Digital Estate Planning & Notary

Q. Are my documents stored online?

A. Yes, documents will be saved within your personal member account and you can come back to access them at any time using your email and password.

Q. What if I do not have access to sign and notarize my documents online?

A. If you are in a state where video notary is not available, you simply need to print and sign your documents following the instructions on the cover page of each document.

Q. Where can I get access to a notary?

A. Notaries are widely available at most banks, UPS, and FedEx locations.

Q. Why are my documents required to be signed and notarized?

A. Notarization is an official fraud-deterrent process where an impartial notary public verifies your identity, confirms you are signing documents voluntarily, and validates the documents you are signing.

Q. How does the video notary[7] process work?

A. Members who live in a state where the video notary feature is available will be notified of live notary availability once they complete their documents.

If a notary is not available at the time, the member will have the option to schedule online notary later.

Before you start the notary process you'll do a system and technology check to make sure that your video, speaker and microphone work properly. You will need to have your driver's license on hand as an image will be captured of both sides to confirm your identity.

During the notary process, you will need to be by yourself, in a location with no distractions, unless you are doing a joint will with your spouse, which requires that both individuals are present.

A typical notary session takes 30-45 minutes.

A notary and two witnesses, that we provide, will be present. The session will be digitally recorded and the notary will begin the signing process by explaining the documents and how the notarization will work.

You must be physically located in the state you reside in, at the time of the signing/notary session.

At the end of the session, you will receive your documents electronically signed and generated with a notary seal.

Protection at every step

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.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Employees 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.
2. This cost is based on an average monthly rate for the legal plan of $20.
3. If situs is NY State, Plus Parents only covers parents that are related to the eligible employee by blood, marriage, adoption dependency or operation of law and who resides in the same home.
4. 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. No one can prevent all identity theft or monitor all transactions effectively.
5. Estate planning includes wills, codicils, living wills, powers of attorney; trusts are excluded for Plus Parents in most plans.
6. Elder care document review includes medicaid, medicare, nursing home agreements, powers of attorney, leases, deeds, notes. See your plan description for full details.
7. Not available in all states. Video notarization is currently only available in Alabama, Arkansas, California, Colorado, Idaho, Illinois, Kansas, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Utah, Washington, and Wyoming.

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) 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. [FAQPP]

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