

# Experienced legal advice for your employees' peace of mind

Many people will need an attorney at some point in their lives – whether it's when starting a family, buying a house or caring for elderly parents. But it doesn't have to be expensive – or stressful. With MetLife Legal Plans, your employees can have access to legal expertise for less than \$1 a day.<sup>1</sup>



**Our network of attorneys is here to make your employees' lives easier.**



**Getting married**



**Buying or selling a home**



**Starting a family**



**Dealing with identity theft**



**Sending kids off to college**



**Caring for aging parents**

## Top attorneys your employees can rely on

When it comes to legal support, choosing the right attorney isn't a snap decision. Your employees want someone with the experience, the professionalism, and the courtesy to help them navigate through life's major milestones. Every attorney that joins our network has to meet these requirements. We take care of the selection, so you can be confident your employees have professional and experienced attorneys on their side, for covered matters.

How do we get top attorneys to join our network? By providing exceptional service to your employees, attorneys are more likely to get referrals, resulting in more clients for them. And even the most experienced attorneys want to grow their practice. That's how we have created one of the largest and most experienced attorney networks – with attorneys averaging 25 years of experience.

## Tailored service makes life easier

While some legal plans only offer self-service or phone consultations, our legal plan gives employees a choice of convenient options. They can meet an attorney in person, or contact them over the phone, or online using our Law Firm E-Panel<sup>®</sup>. And we have a range of self-service tools to give employees a helping hand and a little guidance.

For some legal matters, our attorneys may even be able to appear on your employee's behalf in court, so they don't have to take time away from work or their families to attend a court hearing.

## Services for everyone

Navigating life's milestones is easier with MetLife Legal Plans. We provide legal assistance for a wide range of personal legal matters, and that's with:

- unlimited use of legal services covered by your plan
- no waiting periods, claim forms, deductibles, or copays to worry about when using a Network Attorney

If one of your employees needs an attorney who doesn't participate in our network, that's okay too. They can be reimbursed for some of the costs.<sup>2</sup>

## Helping your employees navigate life's twists and turns.

The legal plan covers the employee, their spouse and dependents. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of their choice.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Financial Education Workshops<sup>3</sup></li> <li>Identity Management Services<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>Identity Theft Defense</li> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> </ul>	<ul style="list-style-type: none"> <li>Promissory Notes</li> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Mortgages</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> </ul>	<ul style="list-style-type: none"> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> </ul>	<ul style="list-style-type: none"> <li>Living Wills</li> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> <li>Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Garnishment Defense</li> <li>Guardianship</li> </ul>	<ul style="list-style-type: none"> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> <li>Personal Property Issues</li> </ul>	<ul style="list-style-type: none"> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Civil Litigation Defense</li> </ul>	<ul style="list-style-type: none"> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	<ul style="list-style-type: none"> <li>Consultation &amp; Document Review for Issues Related to Your Parents:</li> <li>Deeds</li> <li>Leases</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Medicare</li> <li>Notes</li> <li>Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney</li> <li>Prescription Plans</li> <li>Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>5</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>

## Value-added services help engage employees in their financial wellness

Even with expert legal guidance, planning for one's financial future can seem overwhelming. That's why MetLife Legal Plans provides access to award-winning financial education workshops — through PlanSmart<sup>®3</sup> — at no cost to you. These onsite workshops offer a broad range of information on vital financial and retirement topics, including budgeting, investment principles and estate planning.

## A legal plan you can count on

You can feel confident that when you offer MetLife Legal Plans to your employees, you're providing a benefit they can really use. It's the reason why 85% of our plan participants stay with us year after year.<sup>6</sup>

And it's easy for you, too. With no benefits cost to your company, it's simple to add our legal plan to your employee benefits program. You can be confident that your employees will have professional and experienced attorneys on their side, whenever they need them.

**Cost per employee per month (covers spouse and dependents)<sup>7</sup>: \$18.00**

**Get expert guidance for confident decisions — for your organization and your employees. Contact your MetLife representative today.**

1. This cost is based on an average monthly rate for the MetLife legal plan of \$20.
2. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Your 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.
3. MetLife administers PlanSmart's Retirewise program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.
4. This benefit provides the Participant with access to LifeStages Identity Management Services, provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
5. Does not cover DUI.
6. MetLife Legal Plans internal customer data, 2019.
7. Rates are standard and subject to change.

[metlife.com](https://www.metlife.com)

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Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. 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. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

Please see the plan description for details.

