



## 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.

#### 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.<sup>1</sup>

Best of all, you have unlimited 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.<sup>2</sup>

#### How to use the plan

##### 1. Find an attorney

Create an account at [members.legalplans.com](https://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](https://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.

Our high-low plan enables you to choose the right plan to suit your needs and your budget. For **\$15.00 per month for our high plan**, **\$19.50 per month for our high plan Plus Parents**, or for **\$8.25 per month for our low plan**, you, your spouse and dependents 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 for a covered matter. And, for non-covered matters that are not otherwise excluded, this benefit, available through the high plan only, provides four hours of network attorney time and services per year.<sup>3</sup>

Services highlighted in **bold** are available to parents, parents-in-law and grandparents through the **high plan Plus Parents**. The **high plan Plus Parents** allows up to eight additional people to have coverage.

	High Plan	Low Plan
<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Negotiations with Creditors</li> <li><b>Promissory Notes</b></li> </ul>	<ul style="list-style-type: none"> <li>Tax Collection Defense</li> <li><b>Identity Restoration<sup>4</sup></b></li> <li>Personal Bankruptcy</li> <li>Tax Audit Representation</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li><b>Deeds</b></li> <li>Eviction Defense</li> <li>Foreclosure</li> <li><b>Mortgages</b></li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> </ul>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li><b>Codicils</b></li> <li><b>Complex Wills</b></li> <li><b>Healthcare Proxies</b></li> <li><b>Living Wills</b></li> <li><b>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</b></li> <li><b>Simple Wills</b></li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li><b>Affidavits</b></li> <li>Conservatorship</li> <li>Custody (8 hours)</li> <li><b>Demand Letters</b></li> <li>Divorce (20 hours)</li> <li>Enforcement or Modification of Support Orders</li> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Name Change</li> <li>Personal Property Protection</li> </ul>	<ul style="list-style-type: none"> <li>Protection from Domestic Violence</li> <li><b>Review of ANY Personal Legal Document</b></li> <li>School Hearings</li> <li>Adoption</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Parental Responsibility Matters</li> <li>Prenuptial Agreement</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>Civil Litigation Defense</li> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	<ul style="list-style-type: none"> <li><b>Consultation &amp; Document Review for Issues Related to Your Parents:</b></li> <li><b>Deeds</b></li> <li><b>Leases</b></li> <li><b>Medicaid</b></li> <li><b>Medicare</b></li> </ul>	<ul style="list-style-type: none"> <li><b>Notes</b></li> <li><b>Nursing Home Agreements</b></li> <li><b>Powers of Attorney</b></li> <li><b>Prescription Plans</b></li> <li><b>Wills</b></li> </ul>
<b>Traffic &amp; Other Matters</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>Habeas Corpus</li> <li>Repossession</li> </ul>

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

- 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 is not available in all states.
- No more than a combined maximum total of four 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.
- Does not cover DUI.

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.