



Protect what's next with a powerful Legal Plan

Experienced attorneys are ready to help you with life's big and small moments

Why is a MetLife Legal Plan right for me?

MetLife Legal Plans offers protection at every step with legal coverage to help with life's planned and unplanned events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With a legal plan, you get access to legal help for all of these issues and more.

What you need to know:

Q. How does the plan work?

A. Enroll in the MetLife Legal Plan at your new-hire enrollment or during Annual Enrollment. Upon your eligibility date, you can gain access to the benefits. The Legal Plan offers attorney consultation and representation for a wide range of legal issues. Over 18,000 attorneys participate in our network nationwide and are available to schedule appointments with through our online systems, email, or by calling our Client Service Center. It's that simple.

You can speak to our network attorneys face to face or by phone, or you can submit questions online to our Law Firm E-Panel® — whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance. You can also select an attorney outside of our network and be reimbursed according to a set fee schedule.¹

Our network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan — increasing your peace of mind that you've got an expert on your side, for as long as you need them.

Q. Can I get help finding the right attorney for my needs?

A. Yes, our Client Service Center representatives are here to help you find the right attorney for your legal matter, whoever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

Convenient and cost-effective access to legal help

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

A. Network attorneys have an average of 25 years of legal experience and agree to our Attorney Code of Excellence. They must have graduated from an accredited law school and maintain a valid state license. Attorneys must agree to provide superior customer service to all legal plan members.

We routinely monitor attorneys to ensure our members' needs are being met and we conduct a regular re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance and more.

Legal Plans

Q. Whom do I contact if I have a problem with the legal plan or an attorney?

- A. Send an email to clientservice@legalplans.com or call our Client Service Center at 800-821-6400, Monday through Friday, 8:00 a.m. to 8:00 p.m., ET when you have questions or concerns about our legal plan benefits, network attorneys or other matters involving the legal plan.

We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems, and will take immediate action to help resolve any issues that arise.

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. Can I use an attorney more than once?

- A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.

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.

Q. How do I pay for my coverage?

- A. Premiums are paid through payroll deductions or direct bill with MetLife.

Q. Are my spouse and family members also covered by my plan?

- A. Yes. Your plan covers you, your spouse/domestic partner and dependent children.

Q. Who is not covered under MetLife Legal Plans?

- A. Non-Paid Owners.

Q. What does the legal plan cover for DUI?

- A. While attorney representation for a DUI is not covered; you can consult an attorney for advice or document review for the issue. The legal plan would also cover attorney assistance to restore driving privileges should a DUI result in the loss of a drivers' license. This would cover you for consultation and attorney representation in court to restore your drivers' license.

Q. Does the legal plan cover tax preparation?

- A. Yes. The legal plan provides online tax preparation and filing² at no additional cost to you. Through a partnership with Turbo Tax, you can complete your federal & state taxes completely online. You also have access to free tools and resources to help prepare for the upcoming tax season, including a free tax refund estimator, planning checklists, and tax tips. Learn more by visiting legalplans.com.

Q. Are claim forms required when using the legal plan?

- A. No. When you use a network attorney, there is nothing for you to do. Plan services are covered in full, and billing is between us and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

Digital Estate Planning FAQs

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.

More Digital Estate Planning FAQs

- **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. Are documents stored online?

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

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

- A. Yes, you will still have access to our attorney network to work directly with an attorney on your estate plan. The digital estate planning solution is just another option to get the help you need.

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.

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. You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.
2. 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

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.

