



\* Photos do not represent actual MetLife Customers.

## 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.

### New Coverage for 6/1/2024!

We've reduced your rate from \$19 to \$14 and upgraded your plan to include:

- Reproductive Assistance Law, Custody Order
- Caregiving Support (Family First)<sup>1</sup>
- Probate Proceedings, Divorce, Dissolution and Annulment
- Enforcement/Modification of Support Order
- Ten hours of network attorney time and services for non-covered matters<sup>2</sup>
- Social Security Disability, Misdemeanor Defense

You can elect voluntary benefits by logging in to **ADP TotalSource**<sup>®</sup>.

When there, select **Myself > Benefits > Enrollments**. Feel free to contact **ADP TotalSource** at **(844) 448-0325** with any questions you may have about how to elect voluntary coverages.

If you have questions about the benefits plans, contact MetLife directly at **(877) ADPTS01** or **(877) 237-8701** between the hours of 8 a.m. – 8 p.m. ET.

## 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 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.

**Help 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.<sup>3</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly cost of **\$14.00** conveniently paid through payroll deduction, a qualified attorney 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>4</sup>

### 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.

For **\$14.00 per month**, 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, your plan provides **ten** hours of network attorney time and services per year.<sup>3</sup>

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Identity Restoration<sup>5</sup></li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> <li>Tax Preparation and Filing<sup>6</sup></li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary or Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Home Equity Loans</li> <li>Mortgages</li> <li>Property Tax Assessments</li> <li>Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>Sale or Purchase of Home</li> <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> <li>Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>Probate Proceedings</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>Caregiving Support (Family First)<sup>1</sup></li> <li>Change or Establishment of Custody Order or Visitation Rights</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce, Dissolution and Annulment</li> <li>Enforcement or Modification of Support Order</li> </ul>	<ul style="list-style-type: none"> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> <li>Personal Property Protection</li> <li>Prenuptial Agreement</li> </ul>	<ul style="list-style-type: none"> <li>Protection from Domestic Violence</li> <li>Reproductive Assistance Law<sup>7</sup></li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> <li>Social Security Disability</li> <li>Uncontested Change or Establishment of Custody Order</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>	Consultation & Document Review for your parents: <ul style="list-style-type: none"> <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>Traffic &amp; Other Matters</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>8</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>Misdemeanor Defense</li> </ul>	<ul style="list-style-type: none"> <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.

**ADP TotalSource** does not endorse this program or make any warranties or representations as to its quality or suitability. **ADP TotalSource** does not contribute to any policy or service offered under the program. **ADP TotalSource's** responsibilities are limited to those permitted by applicable law and regulations governing voluntary benefit programs such as coordinating payroll deductions for premium payment. You are not obligated to purchase any of the voluntary policies or services offered and you may explore other options including purchase of policies or services directly from an insurance company or provider. You should discuss your options with your financial advisor, attorney, accountant or other professionals.

<sup>1</sup> This benefit provides the Participant and their family a highly-trained Care Team, provided by Family First, to navigate caregiving challenges. Family First is not a corporate affiliate of MetLife Legal Plans.

<sup>2</sup> No more than a combined maximum total of ten hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

<sup>3</sup> 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.

<sup>4</sup> Digital notary and signing is not available in all states.

<sup>5</sup> 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.

<sup>6</sup> 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.

<sup>7</sup> Surrogacy and reproductive assistance laws vary by state.

<sup>8</sup> 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.



## Protect what's next with a powerful Legal Plan

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

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### 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 qualified attorneys can provide 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 during your new-hire enrollment or Annual Enrollment to gain access to the benefits on your eligibility date. 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 an appointment through our online system, 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.<sup>1</sup>

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.

#### 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 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.

**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](mailto: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<sup>1</sup>. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule<sup>1</sup>.

**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<sup>1</sup>.

**Q. Can I use a network 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.** The MetLife Legal Plan will cost \$14 per month.

**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. 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 and Commission Only.

**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 filing<sup>2</sup> at no additional cost to you. Through collaboration 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](http://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.

**Q. What happens if I do not make any changes during annual enrollment?**

- A.** If you do not make changes during annual enrollment your coverage will default to your current coverage choice from the previous plan year. You may wish to review your coverage each year during annual enrollment to ensure it still fits your needs. Please keep in mind that MetLife Legal Plans coverage can only be cancelled during Open Enrollment.



## 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.
- **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.

### Q. How does the video notary<sup>3</sup> 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 recorded and the notary will begin the 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 session.

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

## Protection at every step



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.

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<sup>1</sup>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.

<sup>2</sup>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

<sup>3</sup>Not available in all states.

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