

Metropolitan General Insurance Company

700 Quaker Lane, Warwick, RI 02886

Group Legal Services Insurance: Declarations Pages

Date of Declarations: **June 1, 2024**

Name and Address of POLICYHOLDER:

ADP TotalSource, Inc.
10200 SW 72nd St
Miami, FL 33173-3033

Plan of Coverage: MetLife Legal Plan

Group Legal Services Policy Number: 6120016

Situs: This contract is governed by the laws of the state of **Florida**.

CONTACTING METLIFE LEGAL PLANS

You may contact the Plan Administrator, MetLife Legal Plans, Inc. by internet website, phone, or mail.

Internet website: www.legalplans.com

Phone: **1-800-821-6400**

Mail: **1111 Superior Avenue
Cleveland, OH 44114-2507**

IMPORTANT DATES

Group Policy Effective Date: June 1, 2024

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through May 31, 2025.

Plan Year: means the Initial Plan Year and each 12 consecutive month period which occurs thereafter.

Initial Contract Term: The initial term of the Group Legal Services Policy begins on the Effective Date and continues through May 31, 2027. During the Initial Contract Term, the Participation Fee rate(s) will not be changed. Thereafter Metropolitan may change the Participation Fee rate(s) on the Renewal Date.

Renewal Date: Beginning on June 1, 2024 and on each June 1st which occurs thereafter, this Group Legal Services Policy will be automatically renewed for a period of one year. Such renewals will continue until either party gives advance notice of no less than 90 days prior to a Renewal Date that it intends to end or seek to amend the Group Legal Services Policy effective on such Renewal Date. The Group Legal Services Policy may be ended or amended with less than the required number of days notice if both parties agree in writing.

ADDITIONAL DEFINITIONS

Eligible Employee means each employee who is co-employed by ADP.

Dependent means the Plan Member's Spouse and/or Child.

Spouse means the Plan Member's lawful spouse or Qualified Domestic Partner or Civil Union Partner.

Child means a person under the Limiting Age who is the Plan Member's:

- natural child;
- adopted child; or
- stepchild.

The term also includes such person under the Limiting Age who is unmarried.

No Child who, because of a mental or physical handicap, is incapable of self-support and is fully dependent on the Plan Member for support, will cease to be a Child because they have reached the Limiting Age.

ADDITIONAL DEFINITIONS (Continued)

Limiting Age means 26 years of age.

Qualified Domestic Partner or Civil Union Partner means a person who resides with the Plan Member and who qualifies for coverage in another employee benefit plan provided by the Policyholder.

Qualifying Event means a life event experienced by an Eligible Employee, including:

- marriage;
- divorce, legal separation or annulment;
- change in Qualified Domestic Partner or Civil Union Partner status;
- the birth, adoption or placement for adoption of a dependent child; or
- the death of a dependent.

ADDITIONAL TERMS OF COVERAGE

Coverage for Dependents: is provided under this Plan.

Re-enrollment: will be automatic unless the Plan Member elects not to participate during the annual enrollment period.

Participation Fees: This is a Contributory plan. The Participation Fee is:

- \$14.00 per month per Plan Member with Dependent Coverage all of which is paid by the Plan Member. The Due Date for the payment of Participation Fees to Us is the 10th day of each month beginning with the Participation Fee due July 10, 2024.

Dispute Resolution

This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Administrator is the named Claims Review Fiduciary. This means that the Administrator is the fiduciary charged with discretionary authority for determining Plan services and for the interpretation of Plan terms in connection with the full and fair review of claims that have been denied in whole or in part, which review is required by Section 503 of ERISA.

If any dispute or controversy arises among:

- Metropolitan,
- the Policyholder, and/or
- the Administrator,

it will be resolved as follows:

- Representatives of the parties in dispute will, in good faith, attempt to resolve the dispute or controversy within thirty days of the written request of any aggrieved party.
- If the dispute or controversy is not settled within the thirty-day period, the parties to the dispute or controversy may mutually agree upon a process to resolve it.
- This Section is not intended to limit the legal options of a party to a dispute or controversy if the dispute or controversy cannot be resolved, or a process to resolve it cannot be agreed upon, within the thirty-day period.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between Plan Attorneys and their Participant clients.

Complaints may be directed to the Florida Bar at Internet website: membershiprecords@floridabar.org or Phone: 1-850-561-5600. The complaint will be resolved during the call or through the intervention of a representative who will contact the Plan Attorney and Policyholder to resolve the matter in most cases within 72 hours.

Enrollment Materials

Subject to Our review and written approval, the Policyholder will be responsible for printing and distributing enrollment materials to all employees.

If Coverage Ends Because of a Change in Employment Status

A Plan Member whose coverage ends because of a change in employment status may:

- continue coverage under this policy for 12 months after such change if, within 30 days of the change, the Plan Member contacts Us and makes a single payment equal to 12 monthly Participation Fees; or
- buy a policy of individual legal services insurance from Metropolitan on any form of individual legal services insurance then customarily offered in the Participant's state of residence.

COVERED LEGAL SERVICES

ADVICE AND CONSULTATION

- Office Consultation
- Telephone Advice

CONSUMER PROTECTION

- Consumer Protection Matters
- Small Claims Assistance
- Personal Property Protection

JUVENILE MATTERS

- Juvenile Court Defense

FINANCIAL MATTERS

- Debt Collection Defense
- Identity Restoration Services
- Identity Theft Defense
- Personal Bankruptcy or Wage Earner Plan
- Tax Audits
- Tax Preparation & Filing

DEFENSE OF CIVIL LAWSUITS

- Administrative Hearing Representation
- Civil Litigation Defense
- Incompetency Defense

DOCUMENT PREPARATION

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Promissory Notes

DOCUMENT REVIEW

ELDER LAW MATTERS

FAMILY LAW

- Enforcement or Modification of Support Order
- Change or Establishment of Custody Order
- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption and Legitimization (Contested and Uncontested)

- Divorce, Dissolution and Annulment (Contested and Uncontested)
- Guardianship or Conservatorship (Contested and Uncontested)
- Reproductive Assistance Law Coverage
- Caregiving Support

IMMIGRATION ASSISTANCE

- Immigration Assistance

MISCELLANEOUS

- Attorney Services for Non-Covered Matters – Ten Hour Maximum

PERSONAL INJURY

- Personal Injury (Discount)
- Social Security Disability

REAL ESTATE MATTERS

- Boundary or Title Disputes
- Eviction and Tenant Problems (Tenant only)
- Home Equity Loans (Primary Residence)
- Home Equity Loans (Second or Vacation Home)
- Property Tax Assessment
- Refinancing of Home (Primary Residence)
- Refinancing of Home (Second or Vacation Home)
- Sale or Purchase of Home (Primary Residence)
- Sale or Purchase of Home (Second or Vacation Home)
- Tenant Negotiations
- Zoning Applications
- Security Deposit Assistance (Tenant Only)

TRAFFIC AND CRIMINAL MATTERS

- Restoration of Driving Privileges
- Traffic Ticket Defense (No DUI)
- Misdemeanor Defense

WILLS AND ESTATE PLANNING

- Trusts
- Living Wills
- Powers of Attorney
- Probate Proceedings
- Wills and Codicils
- Electronic Estate Documents

FORMS AND ENDORSEMENTS:

MG GLS DEC 22, MG GLS 2022 P, MG GLS SCH 22 08/23, MG GLS CERT 22