



Cover the costs on a wide range of common legal services with a Legal Plan.

Access qualified attorneys to help with estate planning, home sales, tax audits and more.

You can elect voluntary benefits by logging in to **ADP TotalSource®**.

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.

Legal experts on your side, whenever you need them

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of qualified attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

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 cost¹.

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium of **\$19.00** conveniently paid through payroll deduction, a qualified attorney is on your side if you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there to help.

How to use the plan

1. Find an attorney

Create an account at legalplans.com to see your coverages, select an attorney and get a case number for your legal matter. Or, give us a call at 800.821.6400 for assistance.

2. Make an appointment

Call the attorney you select, provide your case number 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 matter¹.



Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorneys 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 notary² feature.

Helping you navigate life's planned and unplanned events

For **\$19.00 a month**, you, your spouse/domestic partner and dependent children 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.

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Negotiations with Creditors 	<ul style="list-style-type: none"> Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense Tax Preparation³
Home & Real Estate	<ul style="list-style-type: none"> Boundary or Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Divorce (20 hours) Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Vehicle & Driving⁴	<ul style="list-style-type: none"> Defense of Traffic Tickets⁵ Driving Privileges Restoration 	<ul style="list-style-type: none"> License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession



To learn more about your coverages and see our attorney network, create an account at legalplans.com or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET).

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.

¹ 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[r 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.

² Digital notary and signing is not available in all states.

³ Online tax preparation services are provided by Turbo Tax. Turbo Tax is not a corporate affiliate of MetLife Legal Plans.

⁴ Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York.

⁵ 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. 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.



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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.

Why is a legal plan right for me?

Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With MetLife Legal Plans, you can have a team of qualified attorneys ready to help you take care of life's planned and unplanned legal 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 the legal plan, you get access to legal help for all of these issues and more, all for a monthly fee.

Q. How does the plan work?

A. Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.¹ We will then give you an assigned case number to share with your attorney when you make an appointment. 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.

Our network attorneys are there for you, whenever you need legal advice or services covered under your plan — providing you with extra assurance that you will have a qualified attorney on your side, for if 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, whatever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

Easy and cost-effective access to legal help for key life moments

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

A. We only select attorneys who meet our selection criteria and agree to our Attorney Code of Excellence. Attorneys in the network have an average of 25 years' experience in the practice of law, have graduated from an accredited law school and must maintain valid state licensure. Additionally, the attorneys must agree to provide superior customer service to all legal plan members. We routinely monitor our attorneys to ensure our members' needs are being met and conduct 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 or call our Client Service Center at 800.821.6400, Monday through Friday, 8 am to 8 pm 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 may receive service from Any Attorney. Anywhere. Anytime.® Plan members traveling outside the United States 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 schedule¹. 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, you can use any attorney you'd like. If you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule¹.

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. For less than a dollar a day², you can have our 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. It's easy. 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. Are claim forms required when using the legal plan?

A. No. We make using your plan easy. 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 choices from the previous plan year. We recommend that you 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.

Q. Who is not covered under MetLife Legal Plans?

A. Non-Paid Owners and Commissions Only. Worksite employees who do not draw a salary or hourly wage from ADP TotalSource are not eligible for this benefit offered through MetLife.

Q. What does the legal plan cover³ 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 filing⁴ 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.

Digital Estate Planning

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 to log back in.

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. How does the video notary⁵ process work?

A. If you are in a state where video notary is

available, once you complete your documents, you'll be notified if there are notaries available. If there is not, you will have the option to schedule for a later time.

Before you start the notary process, you'll do a system and technology check to make sure that your video, speaker and microphone will 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, and 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 notary seal.

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.

Have other questions?

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² This cost is based on an average monthly rate for the legal plan of \$19.

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⁵ Not available in all states.

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