

Legal experts on your side, whenever you need them

For a monthly fee, 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. 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.¹ And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.²

Money Matters	 Debt Collection Defense Identity Theft Defense LifeStages Identity Restoration Services³ 	 Negotiations with Creditors Personal Bankruptcy Promissory Notes 	Tax Audit RepresentationTax Collection Defense
Home & Real Estate	 Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	 Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	 Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	CodicilsComplex WillsHealthcare ProxiesLiving Wills	• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	 Revocable & Irrevocable Trusts Simple Wills
Family & Personal	 Adoption Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Immigration Assistance 	 Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Protection 	 Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	Administrative HearingsCivil Litigation Defense	 Disputes Over Consumer Goods & Services Incompetency Defense 	Pet LiabilitiesSmall Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: • Deeds • Leases	 Medicaid Medicare Notes Nursing Home Agreements 	Powers of AttorneyPrescription PlansWills
Traffic & Other Matters	 Defense of Traffic Tickets⁴ Driving Privileges Restoration 	License Suspension Due to DUI	Repossession

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.⁵

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

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.

- 2. 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.
- 3. This benefit provides the Participant with access to LifeStages Identity Restoration Services provided by IdentityForce, A TransUnion® Brand. IdentityForce is not a corporate
- affiliate of MetLife Legal Plans
- 4. Does not cover DUI.
- 5. Digital notary and signing is not available in all states.

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 for certain matters. Please see your plan description for details. [MLP4]

Navigating life together

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