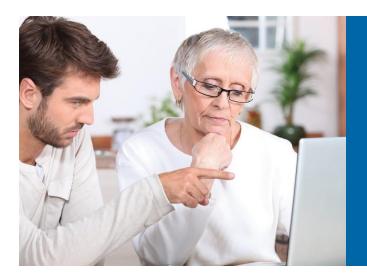
Product Overview





Retirees



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.

Legal experts on your side, whenever you, and your parents, need them

We know that legal help is valuable at every stage of life. Having access to expert legal help allows you to navigate life's milestones confidently.

That's why we created a plan to provide legal help for your entire family. MetLife Legal Plans Plus Parents covers you, your spouse, dependents, parents, parents-inlaw, and grandparents for many of the common legal issues a family faces. For just **\$212.88 annually or \$53.22 quarterly**, the plan will cover attorney's fees for covered matters ... with no deductibles, no co-pays, no claim forms or usage limits when using a network attorney. The cost of the premium will be automatically deducted from your bank account or credit card.

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.¹

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

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.²

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.

To enroll visit: members.legalplans.com or call us at 800-821-6400.

Helping you navigate life's planned and unplanned events.

You 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. All services below are available to you, your spouse and dependents. And, for non-covered matters that are not otherwise excluded, your plan provides eight hours of network attorney time and services per year.³ Services highlighted in **bold** are available to parents, parents-in-law and grandparents through Plus Parents. Plus Parents allows up to eight additional people to have coverage.

Money Matters	 Debt Collection Defense Identity Restoration⁴ Identity Theft Defense 	 Negotiations with Creditors Personal Bankruptcy <i>Promissory Notes</i> 	 Tax Audit Representation Tax Collection Defense Tax Preparation and Filing⁵
Home & Real Estate	 Boundary & Title Disputes <i>Deeds</i> Eviction Defense Foreclosure 	 Mortgages Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home 	Security Deposit AssistanceTenant NegotiationsZoning Applications
Estate Planning	 Codicils Complex Wills Healthcare Proxies Living Wills 	Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	 Probate Revocable & Irrevocable Trusts Simple Wills
Family & Personal	 Adoption Affidavits Caregiving - Family First⁶ Conservatorship Custody Demand Letters Divorce Enforcement/Modification of Support Orders Garnishment Defense 	 Guardianship Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Properties Issues Personal Safety Orders 	 Postnuptial Agreement Prenuptial Agreement Protection from Domestic Violence Reproductive Assistance Law⁷ Review of ANY Personal Legal Document School Hearings Social Security Disability
Civil Lawsuits	Administrative HearingsCivil Litigation Defense	 Disputes Over Consumer Goods & Services Incompetency Defense 	Insurance ClaimsPet LiabilitiesSmall Claims Assistance
Elder-care Issues	Consultation & Document Review for Issues Related to Your Parents: • Deeds • Leases	 Medicaid Medicare Notes Nursing Home Agreements 	 Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	 Defense of Traffic Tickets⁸ Driving Privileges Restoration Driving Under the Influence Defense 	 Expungement Habeas Corpus License Suspension Due to DUI 	Misdemeanor DefenseRepossession

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. 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.

- 2. Digital notary and signing are not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their dependents, parents, parents-in-law, and grandparents. Plus Parents allows up to eight additional people to have coverage.
- 3. No more than a combined maximum total of eight hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

Create an account at

or scan the QR code.

members.legalplans.com

- 4. 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.
- 5. 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.
- 6. 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.
- 7. Surrogacy and reproductive assistance laws vary by state.
- 8. 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.



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.