



## 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.

### 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 expert 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.

**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>1</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly fee of **\$20.75** conveniently paid through payroll deduction, an expert 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>2</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.

Helping you navigate life’s planned and unplanned events.


State of Florida

For **\$20.75 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 four hours of network attorney time and services per year.<sup>3</sup>

Money Matters	<ul style="list-style-type: none"><li>• Debt Collection Defense</li><li>• Identity Theft Defense</li><li>• Identity Restoration<sup>4</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></ul>
Home & Real Estate	<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>
Estate Planning	<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></ul>	<ul style="list-style-type: none"><li>• Revocable &amp; Irrevocable Trusts</li><li>• Simple Wills</li></ul>
Family & Personal	<ul style="list-style-type: none"><li>• Adoption</li><li>• Affidavits</li><li>• Conservatorship</li><li>• Demand Letters</li><li>• Garnishment Defense</li><li>• Guardianship</li></ul>	<ul style="list-style-type: none"><li>• Immigration Assistance</li><li>• Juvenile Court Defense, Including Criminal Matters</li><li>• Name Change</li><li>• Personal Property Protection</li></ul>	<ul style="list-style-type: none"><li>• Prenuptial Agreement</li><li>• Protection from Domestic Violence</li><li>• Review of ANY Personal Legal Document</li><li>• School Hearings</li></ul>
Civil Lawsuits	<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>
Elder-Care Issues	<ul style="list-style-type: none"><li>• Consultation &amp; Document Review for your parents:</li><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>
Traffic & Other Matters	<ul style="list-style-type: none"><li>• Defense of Traffic Tickets<sup>5</sup></li></ul>	<ul style="list-style-type: none"><li>• Driving Privileges Restoration</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.



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.

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 is not available in all states.

3. 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.

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. Does not cover DUI.

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, 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) filing fees, 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. [MLP4]

# Easy access to legal help through our website

## Simple login and guided process to get the legal help you need

The MetLife Legal Plans website makes it easy for you to access your benefits and find attorneys. You will create an account on the site, giving you access to everything you need to use your legal plan, as well as our digital estate planning solution.

### Getting Started

Visit [members.legalplans.com](https://members.legalplans.com), and create an account with the email of your choice, personal or work, and a password. You will be asked to provide some personal information, including your full name, address and the employer or organization offering the legal plan to confirm your eligibility.

You have the option to set up multi-factor authentication to enhance the security of your account. To set this up, go to “Login settings” and select “Enable” for “Multi-factor Authentication.” You will receive a security code by email that you will use to log in. Once this is enabled, going forward you will receive a code each time you log in that will need to be entered to access the site.

### Eligibility ID

When you create a legal plan account, an Eligibility ID is assigned to you. This Eligibility ID is a unique identifier that you provide to network attorneys to verify eligibility and coverage for services. It is a nine-digit alphanumeric identifier, and can be found at the top right (drop down menu under My Account) of your log-in profile or provided by a Client Service Representative. Your Eligibility ID replaces any previous Membership Number used for a legal plan or account.

### Using your plan

Once we confirm your eligibility, you will have access to a guided process to see your coverages and be connected to an attorney to help you with your legal issue. After you select an attorney to help you with your issue, we will send you an email with the attorney’s contact information. All you need to do after that is call the attorney to discuss your issue or make an appointment.

### Digital estate planning solution

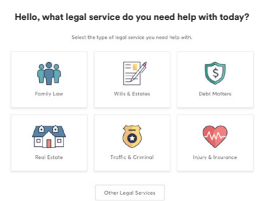
The website also provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. The self-guided process allows you to create state-specific documents for yourself and your spouse. You can access the service by clicking on “Wills and Estates” from the main menu, and then clicking on “Estate Plan Bundle” from the coverage page. Based on your responses to the screening questions, you will either continue to the online process or you will be directed to an attorney.

In over 20 states, you’ll have the option to notarize your estate planning documents online.



### Adding your dependents

It’s easy to add spouses and dependents online access to view the attorney network, access self help documents and more. Under account settings, go to “Manage Dependents”, click on invite dependents, add their email and confirm their relationship. Dependents will receive an email with instructions on how to create their online account.



**If you need help setting up an account or using the site, please contact us at 800-821-6400.**

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.