

# The Value of a Group Legal Plan

Employees need help when they navigate important moments in their lives — like buying a home, becoming a caregiver or creating a will. When they don't have easy access to that help, it can lead to stress and time away from work.

A legal plan is a voluntary benefit that can round out your benefits program and help you reduce employee stress by providing easy, cost-effective access to legal help.

With a legal plan, employees have peace of mind knowing that they have an attorney on their side for planned and unplanned events. And the plan is easy to use. There are no waiting periods, deductibles or out-of-pocket expenses when using an in-network attorney for a covered service.

## Large and easily accessible attorney network

Over 17,500 attorneys in all 50 states and many U.S. territories — with a broad range of legal experience— are available for office visits, phone consultations, and by email. The plan provides employees flexibility to select an attorney that best meets their individual needs. We even offer them the ability to use an attorney outside of our network and they can be reimbursed for the cost.<sup>1</sup>

## Proven expertise

Our network attorneys have an average of 25 years of experience. Network attorneys are subject to a comprehensive set of criteria before they're accepted into our network. We require experience and professionalism, and we maintain an Attorney Code of Excellence for the network.

## Unlimited access

We cover a wide range of issues that employees may face — with no waiting periods, co-pays, hour or page limits — for better overall service and higher customer satisfaction.

## Easy to use

The plan is easy to use because there are no deductibles, claim forms, or usage limits for covered services when using a Network Attorney, which helps plan members focus on resolving their legal matters as quickly as possible. Employees can also easily find attorneys and get case numbers by phone, web or mobile app.

## Exceptional service

We're focused on providing excellent customer service. We're appropriately staffed for peak call volume and calls are answered in eight seconds or less, on average, during operating hours by live representatives who will answer questions and help employees locate an attorney who best meets their needs.

## Savings and conveniences

Group rates and payroll deduction make it an affordable way for employees to be better prepared for legal and financial matters they face.

## Multilingual services

Recognizing the global world we live in, we offer access to translation services and multilingual law firms. Through a partnership with TransPerfect Connect,<sup>2</sup> members can speak with a representative in the language of their choice (over 100 languages).

## Value added services from PlanSmart®

Providing valuable legal and financial education resources can help your employees be better prepared and make informed decisions. Your legal plan includes access to PlanSmart's® Retirewise®, an award-winning, on-site workshop series that offers comprehensive financial and retirement education at no additional cost.<sup>3</sup> A broad spectrum of financial topics are covered, from budgeting and investment principles to tax strategies and estate planning. These valuable, important resources, combined with the legal plan, provide your employees with an unbeatable value.

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. Your 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. Translation services are provided by TransPerfect Connect. TransPerfect Connect is not a corporate affiliate of MetLife Legal Plans.
3. MetLife administers the PlanSmart programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.

# Nationwide Attorney Network

We're dedicated to ensuring that our attorney network meets the highest service standards. To deliver on our commitment, we've built our own national network of experienced, customer service-oriented attorneys. And, with 91% of participating attorneys providing services on an annual basis, plan members can be assured that each interaction is as smooth as possible.

Participating attorneys have an average of 25 years of experience.



## Selection process

The firms we select are given extensive training on all service standards. They're also continuously evaluated on their responsiveness to calls, commitment to clients and professionalism.



## Attorney performance monitoring

Attorney performance is monitored by our staff on an ongoing basis through random case file audits, daily communication, site visits, client feedback, and plan member surveys. We also monitor member feedback and perform annual recredentialing of participating law firms which includes verification of malpractice insurance and more.



## Streamlined billing

Our plans are easy to use. No claim forms are required for network service and all billing is managed between the Network Attorney and MetLife Legal Plans.



## Law Firm E-Panel®

Plan members can send questions directly to attorneys via email at any time and receive answers electronically, which provides a quick and easy way to get the information they need, when they need it.



## Self-help documents

We offer a large selection of legal forms that members and prospective members can use to handle certain legal issues on their own. Our self-help library has many of the most commonly used legal documents, including living wills, power of attorney, deeds, promissory notes, premarital agreements and more. Members can access this library through our member website, but prospective members also have access to our full library through our info site, where they can learn more about the plan and their coverages. Members can still contact a Network Attorney to review after completing the forms and we recommend that they do to ensure documents are filled out correctly.

# Plan Features and Rates\*

The legal plan provides full coverage for the most common personal legal matters with no additional out-of-pocket cost to employees.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Financial Education Workshops<sup>1</sup></li> <li>Identity Management Services<sup>2</sup></li> <li>Identity Theft Defense</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Personal Bankruptcy</li> <li>Promissory Notes</li> <li>Tax Audit Representation</li> </ul>	<ul style="list-style-type: none"> <li>Tax Collection Defense</li> <li><b>Triple Bureau Credit Monitoring<sup>2</sup></b></li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Mortgages</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> </ul>	<ul style="list-style-type: none"> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> </ul>	<ul style="list-style-type: none"> <li>Living Wills</li> <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>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li><b>Divorce (20 hours)</b></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>Parental Responsibility Matters</li> <li>Personal Properties Issues</li> </ul>	<ul style="list-style-type: none"> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li><b>Reproductive Assistance Law</b></li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<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>
<b>Elder-care Issues</b>	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> <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>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>3</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>

\*Exclusions apply. Please see page 12 for more details.

Rate:<sup>4</sup> **Cost per employee per month** (Covers spouse and dependents)

**Legal Plan**

**Voluntary**

**\$19.50**

**Additional Features:** Telephone advice and office consultations on an unlimited number of personal legal matters. Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.

**Reduced Fees:** For personal injury, probate & estate administration matters, provided by network attorneys.

**E-services:** Attorney locator; Law Firm E-Panel<sup>®</sup>; Self-Help Documents.

**As a part of our standard plan, we also offer:**

**Rate guarantees:** For all size groups, we offer up to three years.

**Usage reports:** Usage reports, and analysis and evaluation of the reports.

**Portability:** Offers additional ease of use and flexibility for employees.

## The cost of counsel

Employees without access to a legal plan can easily spend an average of \$370 per hour for legal counsel, more than the fee for a full year of comprehensive services.<sup>5</sup>

1. MetLife administers the PlanSmart<sup>®</sup> programs, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.

2. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring, provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.

3. Does not cover DUI.

4. Rate is standard and subject to change.

5. Average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

# An Exceptional Service Experience

Our representatives answer phone calls in 8 seconds or less, on average, and resolve any issues that arise in 48 hours or less.

We're committed to making sure your needs are front and center. The legal plan is simple to implement and administer because we provide:

- single points of contact for key functions
- flexible options for eligibility, billing and enrollment
- an exceptional service experience

## Simple implementation and administration

We deliver the people, processes, and tools that minimize administrative responsibilities. Whether it's a routine question or a complex inquiry, a dedicated Account Manager guides each customer through a simplified implementation process. Additionally, single points of contact are accountable for ensuring engagement at key milestones and expectations are managed. Finally, our integrated technology ensures the entire billing and remittance process is seamless and accurate.

## Tailored enrollment strategy

We consult with you to design and execute the right results-driven enrollment strategy. Our flexible solutions allow you to select the options that are the right fit for you and your employees — maximizing awareness, participation, and overall value in what you're offering.

We can easily adapt and integrate into an existing enrollment program; or you can leverage our enrollment and application solutions. We make it easy to choose the right combination — ranging from end-to-end support to à la carte options.

Evaluate	Build	Execute
<p>We work with your team to identify what has worked well and what could be improved for communications, education, enrollment/application, and participation.</p>	<p>We'll develop a solid enrollment/application processing strategy designed to create a high level of awareness and an exceptional experience for your employees.</p>	<p>We'll deploy our team of specialists to execute the agreed upon tactics. Then, measure the campaign's success based upon the level of awareness and enrollment.</p>

## Exceptional customer service

Our focus is our plan members. We pride ourselves on being flexible and responding to customer needs. We take action on feedback we receive from our members and work to resolve any issues quickly. Plan members can also easily access information on their coverages and our attorneys online. And, if they have questions, they can call our customer service center to speak directly with one of our representatives who will provide the information they need.



# Protecting Employees' Digital Lives

Technology is changing our lives every day. We know it can be hard for employees to safeguard against cyber threats that are growing at the same pace. That's why the legal plan includes identity protection services, powered by CyberScout, that provide employees with the tools and resources they need to protect their digital lives.

LifeStages Identity Management Services includes the following services and more:

- Proactive services
- Resolution services
- Document replacement services
- Child identity theft support
- Tax fraud support
- Disaster recovery
- Medical identity theft support
- Travel identity theft support
- Email compromise assist
- Social media compromise assist
- Phish assist
- Assisted living fraud support

## Identity Theft services include:



### Identity Theft Defense

Provides experienced Network Attorneys who will consult with members regarding potential creditor actions. And offers attorney services as needed to contact creditors, credit bureaus, and financial institutions to help resolve issues as a result of fraudulent activity. We'll also provide defense services for specific creditor actions over disputed accounts — including limiting creditor harassment and representation in a defense of any action that arises out of the identity theft. Examples include foreclosures, repossession, or garnishment, up to and including trial if necessary.



### LifeStages Identity Management Service<sup>1</sup>

Enables members to proactively manage their personal information and provides the support they need if their identity is stolen. Dedicated experts provide consumer education, advocacy, and guidance 24/7. From a lost wallet to stolen documents and assistance with social media privacy settings, we provide personalized service to help members manage their identities throughout their lives.



### FraudScout Triple Bureau Credit Monitoring<sup>1</sup>

Offers members a fully integrated identity monitoring and protection platform that has both credit- and fraud-focused public and private data sets to help detect activity and potential misuse of personal information by criminals. Members get three bureau credit monitoring of credit activities, including credit inquiries, delinquencies and judgement as well as a dashboard view of all three credit reports, cyber monitoring and a \$1 million identity theft expense reimbursement.<sup>2</sup>

## About CyberScout

Since 2003, CyberScout has been leading the charge against hackers, thieves and even simple human error. CyberScout services are provided through more than 660 client partners that include 16 of the top 20 U.S. property and casualty insurance carriers, six of the top seven Canadian insurers, major credit unions, banks and numerous Fortune 500 companies.

Providing service and expertise members can count on.

- Best in class service and support
- Fraud specialists and investigators average over 10 years' experience in resolving fraud
- CyberScout team receives awards every year for service in the industry and has a best in industry customer service rating of over 99% satisfaction

1. These benefits provides the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services, provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.

2. An additional fee applies to offer this service.

# References

“There is very little noise from employees and they are using the legal plan frequently, not only because it covers so many of their needs, but also because they find it so easy to use. And once employees enroll, most of them stay in the plan - the current retention rate is 92.7%.”<sup>1</sup>

**Kristin Brown**  
Director of Benefits  
JetBlue Airways

“We are very satisfied with the legal plan and we receive positive feedback from our employees. We like offering a benefit that is good for the employees.”<sup>1</sup>

**Rebecca Iscaro**  
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1. Quote provided in December 2019.

# Benefit Definitions & Reimbursements

Advice and Consultation	In-Network	Out-of-Network
<p><b>Office Consultation:</b> This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The plan attorney will explain the participant's rights, point out his or her options and recommend a course of action. The plan attorney will identify any further coverage available under the plan, and will undertake representation if the participant so requests. If representation is covered by the plan, the participant will not be charged for the plan attorney's services. If representation is recommended, but is not covered by the plan, the plan attorney will provide a written fee statement in advance. The participant may choose whether to retain the plan attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a participant may use this service, although it is not intended to provide the participant with continuing access to a plan attorney in order to undertake his or her own representation.</p>	Fully Covered	\$70
<p><b>Telephone Advice</b> (see Office Consultation definition)</p>	Fully Covered	\$70
Consumer Protection Matters	In-Network	Out-of-Network
<p><b>Consumer Protection Matters:</b> This service covers the participant as plaintiff for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.</p>		
<ul style="list-style-type: none"> <li>• Correspondence and Negotiation</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>• Filing of Suit, Ending in Settlement or Judgment</li> </ul>	Fully Covered	\$2,000
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Personal Property Protection:</b> This service covers counseling the participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.</p>	Fully Covered	\$125
<p><b>Small Claims Assistance:</b> This service covers counseling the participant on prosecuting a small claims action; helping the participant prepare documents; advising the participant on evidence, documentation and witnesses; and preparing the participant for trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>	Fully Covered	\$200
Defense of Civil Lawsuits	In-Network	Out-of-Network
<p><b>Administrative Hearing Representation:</b> This service covers participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse government action. It does not apply where services are available or are being provided by virtue of a homeowner or vehicle insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.</p>		
<ul style="list-style-type: none"> <li>• Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>• Contested Hearings Ending in Settlement or Judgment</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Civil Litigation Defense:</b> This service covers the participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counter, third party or cross claims.</p>		
<ul style="list-style-type: none"> <li>• Negotiation and Settlement</li> </ul>	Fully Covered	\$650
<ul style="list-style-type: none"> <li>• Filing Answer, Litigation Ending in Settlement or Judgment</li> </ul>	Fully Covered	\$2,000
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000

## Benefit Definitions & Reimbursements (Continued)

Defense of Civil Lawsuits (continued)	In-Network	Out-of-Network
<b>Incompetency Defense:</b> This service covers the participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the participant incompetent.		
• Negotiation and Settlement	Fully Covered	\$500
• Trial	Fully Covered	\$1,800
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
Document Preparation and Review	In-Network	Out-of-Network
<b>Affidavits:</b> This service covers preparation of any affidavit in which the participant is the person making the statement.	Fully Covered	\$75
<b>Deeds:</b> This service covers the preparation of any deed for which the participant is either the grantor or grantee.	Fully Covered	\$100
<b>Demand Letters:</b> This service covers the preparation of letters that demand money, property or some other property interest of the participant, except an interest that is an excluded service. It also covers mailing them to the addressee, and forwarding and explaining any response to the participant.	Fully Covered	\$75
<b>Document Review:</b> This service covers the review of any personal legal document of the participant, such as letters, leases or purchase agreements.	Fully Covered	\$100
<b>Elder Law Matters:</b> This service covers counseling the participant over the phone or in the office on any personal issues relating to the participant's parents as they affect the participant. The service includes reviewing documents of the parents to advise the participant on the effect on the participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the participant is either the grantor or grantee, and preparing promissory notes involving the parents when the participant is the payor or payee.	Fully Covered	\$140
<b>Mortgages:</b> This service covers the preparation of any mortgage or deed of trust for which the participant is the mortgagor.	Fully Covered	\$70
<b>Promissory Notes:</b> This service covers the preparation of any promissory note for which the participant is the payor or payee.	Fully Covered	\$70
Estate Planning Documents	In-Network	Out-of-Network
<b>Living Wills:</b> This service covers the preparation of a living will for the participant.		
• Individual	Fully Covered	\$75
• Member and Spouse	Fully Covered	\$80
<b>Powers of Attorney:</b> This service covers the preparation of any power of attorney when the participant is granting the power.		
• Individual	Fully Covered	\$65
• Member and Spouse	Fully Covered	\$75
<b>Trusts:</b> This service covers the preparation of revocable and irrevocable living trusts for the participant. It does not include tax planning or services associated with funding the trust after it is created.		
• Individual	Fully Covered	\$325
• Member and Spouse	Fully Covered	\$450
<b>Wills and Codicils (Including Simple Support Trust for Minor Children):</b> This service covers the preparation of a simple or complex will for the participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.		
• Individual	Fully Covered	\$150
• Member and Spouse	Fully Covered	\$200



## Benefit Definitions & Reimbursements (Continued)

Family Law	In-Network	Out-of-Network
<p><b>Adoption and Legitimization:</b> This service covers all legal services and court work in a state or federal court for an adoption for the plan member and spouse. Legitimization of a child for the plan member and spouse, including reformation of a birth certificate, is also covered.</p>		
<ul style="list-style-type: none"> <li>• Uncontested</li> </ul>	Fully Covered	\$650
<ul style="list-style-type: none"> <li>• Contested</li> </ul>	Fully Covered	\$1,500
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Divorce, Dissolution, and Annulment (Contested &amp; Uncontested) - Twenty Hour Maximum:</b> This service is available to the Plan Member only, not to a spouse or dependents, for the first twenty hours of service. This service includes preparing and filing all necessary pleadings, motions and affidavits, drafting settlement agreements, and representation at the hearing or trial, whether the Plan Member is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued. It is the Plan Member's responsibility to pay fees beyond the first twenty hours.</p>		
<ul style="list-style-type: none"> <li>• Uncontested</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>• Contested</li> </ul>	Fully Covered	\$1,800
<p><b>Guardianship or Conservatorship:</b> This service covers establishing a guardianship or conservatorship over a person and his or her estate when the plan member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.</p>		
<ul style="list-style-type: none"> <li>• Uncontested</li> </ul>	Fully Covered	\$650
<ul style="list-style-type: none"> <li>• Contested</li> </ul>	Fully Covered	\$1,500
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Name Change:</b> This service covers the participant for all necessary pleadings and court hearings for a legal name change.</p>	Fully Covered	\$400
<p><b>Prenuptial Agreement:</b> This service covers representation of the participant and includes the negotiation, preparation, review and execution of a prenuptial agreement between the participant and his or her fiancé/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation.</p>	Fully Covered	\$750
<p><b>Protection from Domestic Violence:</b> This service covers the participant only, not the spouse or dependents, as the victim of domestic violence. It provides the participant with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action or representation for the offender.</p>	Fully Covered	\$425
<p><b>Reproductive Assistance Law Coverage (Twenty Hour Maximum):</b> This service covers the Participating Employee and/or spouse for the first twenty hours of legal services and court work related to reproductive assistance matters. Reproductive assistance matters may include, but shall not be limited to, as permitted by law, surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. This service includes reviewing and preparing any necessary agreements or documents, the preparation and filing of any pleadings or other documentation to obtain any necessary orders or decrees, and representation at any hearing or other proceeding related to the matter as may be required by law. This service does not include representation of any party other than the Participating Employee and/or spouse, even if the Participating Employee and/or spouse may be required to pay that party's legal fees or expenses. It is the Participating Employee and/or spouse's responsibility to pay fees beyond the first twenty hours.</p>	Fully Covered	\$200 per hour to max of \$4,000
Financial Matters	In-Network	Out-of-Network
<p><b>Debt Collection Defense:</b> This benefit provides participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims, bankruptcy, any action arising out of family law matters including support and post decree issues or any matter where the creditor is affiliated with the sponsor or employer.</p>		

## Benefit Definitions & Reimbursements (Continued)

Financial Matters (continued)	In-Network	Out-of-Network
<b>Debt Collection Defense (Consumer Debts)</b>		
• Negotiation and Settlement	Fully Covered	\$350
• Negotiation and Settlement after Complaint and Answer Filed	Fully Covered	\$600
• Trial	Fully Covered	\$1,050
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
<b>Debt Collection Defense (Foreclosures)</b>		
• Negotiation	Fully Covered	\$500
• Complaint and Answer Filed, Settlement Negotiations	Fully Covered	\$850
• Trial	Fully Covered	\$1,500
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
<b>FraudScout - Triple Bureau Credit Monitoring:</b> This service provides the Participant and Spouse with access to FraudScout Triple Bureau Credit Monitoring provided by CyberScout, LLC. FraudScout monitors all three credit bureaus for activity, including credit inquiries, delinquencies and judgments. This service includes alerts based on the Participant's and Spouse's Social Security number and other financial accounts as provided by the Participant or Spouse. Participant and Spouse also get a dashboard view of credit scores from all three credit bureaus and one free annual credit report from each bureau. If identity theft is uncovered, the service provides unlimited access to fraud specialists who will work as long as it takes to restore the Participant or Spouse's identity. If any expenses are incurred due to an identity theft incident, the Participant or Spouse can also receive expense reimbursement for lost wages, reasonable and necessary expenses incurred and unauthorized electronic fund transfers, up to \$1 million.	Fully Covered	
<b>Identity Theft Defense:</b> This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims, bankruptcy, any action arising out of family law matters, including support and post-decree matters or any matter where the creditor is affiliated with the sponsor or employer.	Fully Covered	\$250
<b>LifeStages Identity Management Services:</b> This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout. It includes both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery, and Replacement services are covered by this benefit.	Fully Covered	
<b>Personal Bankruptcy or Wage Earner Plan:</b> This service covers the Participant and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or wage earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the sponsor or employer, even if the Participant or spouse chooses to reaffirm that specific debt.		
• Chapter 7 Individual or Member/Spouse	Fully Covered	\$850
• Chapter 13 Individual or Member/Spouse	Fully Covered	\$1,400
<b>Tax Audit Representation:</b> This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return, negotiating with the agency, advising the participant on necessary documentation, and attending an IRS or a state or local taxing authority audit. This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant, or the preparation of any tax returns.		
• Negotiation and Settlement	Fully Covered	\$500
• Audit Hearing	Fully Covered	\$1,200
<b>Immigration</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Immigration Assistance:</b> This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the participant prepare for hearings.	Fully Covered	\$500

## Benefit Definitions & Reimbursements (Continued)

Juvenile Matters	In-Network	Out-of-Network
<p><b>Juvenile Court Defense:</b> This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participants and the dependent child. In that event, this service provides an attorney for the plan member only, including services for parental responsibility.</p>		
<ul style="list-style-type: none"> <li>• Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>• Trial</li> </ul>	Fully Covered	\$1,200
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
Personal Injury	In-Network	Out-of-Network
<p><b>Personal Injury (25% Network Maximum):</b> Subject to applicable law and court rules, plan attorneys will handle personal injury matters (where the participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the participant's responsibility to pay this fee and all costs.</p>		
Probate	In-Network	Out-of-Network
<p><b>Probate (10% Network Reduced Fee):</b> Subject to applicable law and court rules, plan attorneys will handle probate matters at a fee of 10% less than the plan attorney's normal fee. It is the participant's responsibility to pay this reduced fee and all costs.</p>		
Real Estate Matters	In-Network	Out-of-Network
<p><b>Boundary or Title Disputes:</b> This service provides representation for the Participant in disputes concerning boundary or real property title disputes involving his or her residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies.</p>		
<ul style="list-style-type: none"> <li>• Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>• Trial</li> </ul>	Fully Covered	\$1,500
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Eviction and Tenant Problems:</b> This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.</p>		
<ul style="list-style-type: none"> <li>• Correspondence and Negotiations</li> </ul>	Fully Covered	\$280
<ul style="list-style-type: none"> <li>• Eviction Trial Defense</li> </ul>	Fully Covered	\$840
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Home Equity Loan:</b> This service covers the review or preparation of a home equity loan on the Participant's residence.</p>	Fully Covered	\$350
<p><b>Property Tax Assessments:</b> This service covers the Participant for review and advice on a property tax assessment on the Participant's residence. It also includes filing the paperwork, gathering the evidence, negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.</p>		
<ul style="list-style-type: none"> <li>• Negotiation and Settlement</li> </ul>	Fully Covered	\$270
<ul style="list-style-type: none"> <li>• File Request for Hearing with Attendance at Hearing</li> </ul>	Fully Covered	\$620
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Refinancing of Home:</b> This benefit covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence or second home or vacation home. The benefit also includes attendance of an attorney at closing, and includes obtaining a permanent mortgage on a newly constructed home. The benefit does not include services provided by any attorney representing a lending institution or title company, and does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.</p>	Fully Covered	\$350

## Benefit Definitions & Reimbursements (Continued)

Real Estate Matters (continued)	In-Network	Out-of-Network
<p><b>Sale or Purchase of Home:</b> This benefit covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a Participant's residence, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or a vacant property to be used for building a primary residence. The benefit includes attendance of an attorney at closing, and does not include services provided by any attorney representing a lending institution or title company. It does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.</p>	Fully Covered	\$500
<p><b>Security Deposit Assistance:</b> This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Participant for the small claims trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>		
<ul style="list-style-type: none"> <li>• Demand Letter/Negotiations</li> </ul>	Fully Covered	\$250
<ul style="list-style-type: none"> <li>• Counseling on Preparing Small Claims Complaint and Trial Preparation</li> </ul>	Fully Covered	\$150
<p><b>Zoning Applications:</b> This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.</p>		
<ul style="list-style-type: none"> <li>• Preparation of Documentation</li> </ul>	Fully Covered	\$250
<ul style="list-style-type: none"> <li>• Documentation/Attending Hearing</li> </ul>	Fully Covered	\$500
Traffic Offenses	In-Network	Out-of-Network
<p><b>Restoration of Driving Privileges:</b> This service covers the Participant with representation in proceedings to restore the participant's driving license.</p>	Fully Covered	\$385
<p><b>Traffic Ticket Defense (No DUI):</b> This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under the influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.</p>		
<ul style="list-style-type: none"> <li>• Plea or Trial at Court</li> </ul>	Fully Covered	\$250
<ul style="list-style-type: none"> <li>• Plea or Trial at Court for serious moving violations resulting in jail time or license suspension</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>• Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000

\* Trial Supplement — In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.

Exclusions: No service, including advice and 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. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above.

Today's benefits environment is filled with significant challenges due to rising health care costs. These challenges, coupled with meeting the benefits needs of an increasingly diverse, multi-generational workforce are driving employers to re-evaluate their benefits strategy and investment.

Voluntary benefits can effectively help address today's challenges because they provide a cost effective solution that can help optimize an overall benefits program. Additionally, they provide employees the access and choice they need to fill financial gaps and meet individual protection needs.

With MetLife's broad product suite, flexible coverage options and proven expertise, you have the advantage you need to build benefits solutions in a simple, cost-effective and hassle-free way.

**Get expert guidance for confident decisions**  
**Contact your MetLife representative today.**

Quote good through 12/31/2020. Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. 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. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see the plan description for details.

#### U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products ("Products") with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (each an "Intermediary"). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (number of products sold or dollar value of premium) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife's current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife's base compensation and supplemental compensation plans can be found on MetLife's Website at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifesevice.com](mailto:ask4met@metlifesevice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

#### Non-U.S. Coverage

When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

**MetLife Legal Plans, Inc.** | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114

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