Legal Plans

Provides access to legal expertise for both expected and unexpected events.

Legal experts on your side, whenever you need them

For **\$19.50** a 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.

Money Matters	 Debt Collection Defense Identity Management Services¹ Identity Theft Defense 	Negotiations with Creditors Personal Bankruptcy Promissory Notes	Tax Audit Representation Tax Collection Defense
Home & Real Estate	Boundary & Title DisputesDeedsEviction DefenseForeclosure	Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home	Sale or Purchase of HomeSecurity Deposit AssistanceTenant NegotiationsZoning 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 Hearings Civil Litigation Defense	Disputes Over Consumer Goods & Services Incompetency Defense	Pet Liabilities Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: Deeds Leases	 Medicaid Medicare Notes Nursing Home Agreements	Powers of Attorney Prescription Plans Wills
Vehicle & Driving	 Defense of Traffic Tickets² Driving Privileges Restoration 	License Suspension Due to DUI	Repossession
E-Services	Attorney Locator Financial Planning	Insurance Resources Law Firm E-Panel	Self-Help Legal Documents

To learn more, visit info.legalplans.com and enter access code 1680005 or call 800.821.6400 Monday – Friday 8:00 am – 8:00 pm (ET).

- 1. This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
- 2. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner 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 your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY. [ML3]

