

## 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.

We are pleased to offer you a Legal Plan with **unlimited**<sup>1</sup> access to experienced attorneys. With a Legal Plan, you can contact an attorney for many matters that arise, such as:

- Estate planning
- Handling a traffic matter
- Identity theft
- Buying or selling a home.

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>2</sup>

## See how much you can save with the legal plan:

Covered services	Without a legal plan	With a legal plan
Will for employee & spouse	\$740	\$0 out of pocket
Medical power of attorney	\$185	\$0 out of pocket
Traffic ticket defense	\$740	\$0 out of pocket
Home refinancing	\$1,850	\$0 out of pocket
Total	\$3,515 <sup>3</sup>	\$288 per year⁴
Potential savings with a legal plan		\$3,227

## Using the plan is easy

It's like having an attorney on retainer. You just find an attorney in our network and call to make an appointment. All attorney fees are covered as long as the matter is covered under your plan and there are no copays, deductibles or claim forms when using a network attorney for a covered legal matter.

You can also complete your estate planning documents, including wills, living wills and powers of attorney in as little as 15 minutes on our website. You simply answer a few questions about yourself, your family and your assets to create these documents instantly.

## Enroll in MetLife Legal Plans today!

To learn more about your coverages and see our attorney network, create an account at <u>legalplans.com</u>, or call 800.821.6400.

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- 2. 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.
- Prices based on the average amount of hours it would take, using the 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).
- 4. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$24.
- 5. Existing participants will be automatically re-enrolled.

We are pleased to announce that Metropolitan Property and Casualty (Met P&C) business has been acquired by the Farmers Insurance Group<sup>®</sup>. Plans provided through insurance coverage underwritten by Met P&C will transition to be underwritten by Metropolitan General Insurance Company. During the transition period, will continue to underwrite legal plans in certain states. For additional information, please reach out to contact@legalplans.com.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided by Metropolitan Property and Casualty Insurance Company, Warwick, RI. 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 fine; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant is the landlord; 6) patent, 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 MetLife Services and Solutions, LLC, New York, NY.

<sup>1.</sup> When using a network attorney for a covered legal matter.