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|  | Legal help for you, and your parents, whenever you need it. | | |  |
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|  | We know that legal help is valuable at every stage of life. Whether you’re getting married, sending kids off to college or retiring and planning for the future, having access to expert legal help allows you to navigate life’s milestones confidently.  That’s why we developed an option to provide legal help for your entire family. **MetLife Legal Plans Plus Parents** covers you, your spouse, dependents and your parents for the many common legal issues your family faces.  **New plan enhancements:**   * Convenient enrollment via NetBenefits and payroll deduction * Enhanced website with digital estate planning solution * Lower cost for the standard plan * New plan that covers your parents/parents-in-law   **Two plan options are available:**   1. $14.50 a month covers you, your spouse and dependents 2. $20.50 a month covers you, your spouse, dependents and parents and/or parents-in-law   MetLife Legal Plans 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. We’ll automatically deduct the cost from your paychecks.  **Choose from more than 17,500 attorneys nationwide.**  You and your parents can receive fully covered legal advice and representation for a wide range of legal matters. You can consult with your attorney on the phone or in person. You can also use an out-of-network attorney and get reimbursed for covered services according to a set fee reimbursment schedule.1  **It’s easy to access the right attorney. Online. By Phone. In Person.**  Once you enroll, you and your parents simply go to members.legalplans.com or download our mobile app to find attorneys. You can also call MetLife Legal Plans toll free at 1-800-821-6400 Monday through Friday from 8 am to 8 pm EST. A representative will confirm your plan eligibility and give you a case number and the address and phone number of the appropriate attorney(s) near you. Service is just a click or call away. Whatever you need to protect your family, MetLife Legal Plans is here to make life a little easier. |  |  |  |
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|  | Our attorneys are here to help when you’re: |  |
|  | * Getting married * Buying or selling  a home * Starting a family * Dealing with  identity theft * Sending kids off  to college * Caregiving for  aging parents * And more |  |
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|  | **MetLife Legal Plans helps 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.  And, if you have a trusted attorney who does not participate in our network, that’s okay. You can  be reimbursed for some of the costs.1 All services below are available to employees, spouses and eligible dependents. Services highlighted in **blue and bold** are available to parents and parents-in-law through Plus Parents. |  |  |  |
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|  | |  |  |  |  | | --- | --- | --- | --- | | **Money Matters** | * Debt Collection Defense * Financial Education Workshops2 * Identity Theft Defense | * **Identity Management Services3** * Negotiations with Creditors * Personal Bankruptcy | * **Promissory Notes** * Tax Audit Representation * Tax Collection Defense | | **Home & Real Estate** | * Boundary & Title Disputes * **Deeds** * Eviction Defense * Foreclosure * **Mortgages** | * Property Tax Assessments * Refinancing & Home Equity Loans of Primary, Second or  Vacation Home | * Sale or Purchase of Primary, Second or Vacation Home * Security Deposit Assistance * Tenant Negotiations * Zoning applications | | **Estate Planning** | * **Codicils** * **Complex Wills** * **Healthcare Proxies** * **Living 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 Tickets4 * 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 * Work/Life Resources | |  | To learn more, visit info.legalplans.com and create an account.  Questions? Call 800.821.6400 Monday – Friday 8:00 am – 8:00 pm (EST/EDT). |  |
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|  | 1. You will be responsible to pay the difference, if any, between the Plan’s payment and the non-Plan Attorney’s charge for services. 2. MetLife administers PlanSmart’s Retirewise program which provides these workshops, 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. 3. 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. 4. 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 General Insurance Company and Affiliates, 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 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 trademarks of MetLife Services and Solutions, LLC, New York, NY. | | |  |