|  |  |  |
| --- | --- | --- |
|  | The below chart describes the covered legal services for IBM retirees enrolled in MetLife Legal Plans for Retirees. To learn more about each covered legal service, visit [info.legalplans.com](http://entkms.metlife.com/calligodmsdav/nodes/293507718/C%3A%5CUsers%5Cvholt1%5CAppData%5CRoaming%5COpenText%5COTEdit%5CEC_prodserver%5Cc293507718%5CIBM_) or call 1-800-821-6400.The legal services provided by MetLife Legal Plans are not sponsored or administered by IBM or the IBM Plan Administrator. |  |
|  |

|  |
| --- |
| **Covered Legal Services for** **IBM retirees enrolled in MetLife Legal Plans** |
| **Cost of Coverage** | When you enroll, within 30 days following the date you retire, you can elect to pay by credit card or via an electronic funds transfer from your checking or savings account on an annual or quarterly basis. The monthly cost is $18. |
| **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 Disputes
* Deeds
* Eviction Defense
* Foreclosure
 | * Mortgages
* Property Tax Assessments
* Refinancing & Home Equity Loans of Primary, Secondary, or Vacation Home Sale or Purchase of Home
 | * Sale or Purchase of 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
 |
| **Civil Lawsuits** | * Administrative Hearings
* Civil Litigation Defense
 | * Disputes Over Consumer Goods & Services
* Incompetency Defense
 | * Pet Liabilities
* Small Claims Assistance
 |
| **Family & Personal** | * Adoption
* Affidavits
* Conservatorship
* Demand Letters
* Divorce – 20 hours
* 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
 |
| **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
* Digital Estate Planning Solutions3
 |

 |  |
|  | **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.
* For non-covered matters that are not otherwise excluded, this benefit provides four (4) hours of network attorney time and services per plan year.4
 |  |
|  | 1. These benefits provide 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.
3. Effective August 1, 2020 the MetLife Legal Plan includes digital estate planning solution to complete wills, living wills and living trusts online. Some services not available in all states.
4. 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.

MetLife Legal Plans is not sponsored or administered by IBM or the IBM Plan Administrator. 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. |  |