

# 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.

**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).