

Employee Funded MetLife Legal Plans High /Low Plan:

	LOW PLAN	HIGH PLAN	
Money Matters	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Promissory Notes • Debt Collection Defense • Tax Collection Defense 	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Promissory Notes • Debt Collection Defense • Tax Collection Defense 	<ul style="list-style-type: none"> • Personal Bankruptcy • Tax Audit Representation • Financial Education Workshops¹ • LifeStages Identity Management Services²
Home & Real Estate	<ul style="list-style-type: none"> • Deeds • Mortgages • Foreclosure • Tenant Negotiations • Eviction Defense • Security Deposit Assistance 	<ul style="list-style-type: none"> • Deeds • Mortgages • Foreclosure • Tenant Negotiations • Eviction Defense • Security Deposit Assistance • Boundary & Title Disputes 	<ul style="list-style-type: none"> • Sale or Purchase of Primary & Vacation Home • Refinancing & Home Equity Loan of Primary & Vacation Home • Property Tax Assessments • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Simple Wills • Complex Wills • Healthcare Proxies • Living Wills • Codicils • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Simple Wills • Complex Wills • Healthcare Proxies • Living Wills • Codicils • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts
Family & Personal	<ul style="list-style-type: none"> • Guardianship • Conservatorship • Name Change • Review of ANY Personal Legal Document • School Hearings • Demand Letters • Affidavits • Personal Property Issues • Garnishment Defense • Protection from Domestic Violence 	<ul style="list-style-type: none"> • Guardianship • Conservatorship • Name Change • Review of ANY Personal Legal Document • School Hearings • Demand Letters • Affidavits • Personal Property Issues • Garnishment Defense • Protection from Domestic Violence 	<ul style="list-style-type: none"> • Juvenile Court Defense Including Criminal Matters • Parental Responsibility Matters • Review of Immigration Documents • Prenuptial Agreement • Adoption
Civil Lawsuits	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Administrative Hearings • Incompetency Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Administrative Hearings • Incompetency Defense 	<ul style="list-style-type: none"> • Civil Litigation Defense & Mediation • Small Claims Assistance • Pet Liabilities
Elder-Care Issues	<p>Consultation & Document Review for issues related to your parents:</p> <ul style="list-style-type: none"> • Medicare • Medicaid • Prescription Plans • Nursing Home Agreements • Leases • Promissory Notes • Deeds • Wills • Powers of Attorney 	<p>Consultation & Document Review for issues related to your parents:</p> <ul style="list-style-type: none"> • Medicare • Medicaid • Prescription Plans • Nursing Home Agreements • Leases • Promissory Notes • Deeds • Wills • Powers of Attorney 	
Vehicle & Driving	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets³ • Driving Privileges Restoration • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets³ • Driving Privileges Restoration • License Suspension Due to DUI 	

Cannot be combined with other enhanced plan designs. MetLife Legal Plans billed (off platform only). Available for new business only.

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, a supplemental coverage benefit provides four hours of network attorney time and services per year.

MetLife Legal Plans is Affordable through Payroll Deductions
 Cost Per Employee Per Month: Covers Spouse and Dependents

SEGMENT:
 1,000 – 4,999

HIGH PLAN:
 \$18.00 per month

LOW PLAN:
 \$9.00 per month

Reduced Fees:

For personal injury, probate & estate administration matters, provided by Network Attorneys.

1. Financial Planning workshops are available through MetLife's PlanSmart Retireewise Workshops program. MetLife administers the PlanSmart Retireewise® Workshops program but has arranged for specially trained third-party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart Retireewise through MetLife.
 2. 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
 3. Does not cover DUI.