Legal help for you, and your parents, whenever you need it.

For $20.50 a month for the Legal Plan Plus Parents, you get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, deductibles or claim forms, when using a network attorney for a covered matter. 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. And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.

All services below are available to you, your spouse and dependents. Services highlighted in **bold** are available to parents and parents-in-law through Plus Parents.

### Money Matters
- Debt Collection Defense
- Identity Theft Defense
- LifeStages Identity Restoration Services
- Negotiations with Creditors
- Personal Bankruptcy
- Promissory Notes
- Tax Audit Representation
- Tax Collection Defense

### Home & Real Estate
- Boundary & Title Disputes
- Deeds
- Eviction Defense
- Foreclosure
- Home Equity Loans
- Mortgages
- Property Tax Assessments
- Refinancing 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)
- Pre-nuptial Agreements
- Protection from Domestic Violence
- Review of ANY Personal Legal Document
- School Hearings
- Pet Liabilities
- Small Claims Assistance

### 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 Agreements
- 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
- Estate planning at your fingertips

### Elder-Care Issues
- Consultation & Document Review for your parents:
  - Deeds
  - Leases
- Medicaid
- Medicare
- Notes
- Nursing Home Agreements
- Powers of Attorney
- Prescription Plans
- Wills

### Traffic & Other Matters
- Defense of Traffic Tickets
- Driving Privileges Restoration
- License Suspension Due to DUI
- Repossession

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1. 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.
2. 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.
3. This benefit provides the Participant with access to LifeStages Identity Restoration Services provided by IdentityForce, A TransUnion Brand. IdentityForce is not a corporate affiliate of MetLife Legal Plans.
4. Does not cover DUI.
5. Digital notary and signing is not available in all states.

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Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. 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 or 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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.