MetLife | Legal Plans

Add value to your benefits offering with MetLife Legal Plans

Help increase peace of mind for personal legal matters

Employees may need help when they navigate important moments in their lives — like buying a home or creating a will. When they don't have easy access to that help, it can result in reduced productivity at work.



Cost effective, personal legal plans

With MetLife Legal Plans, you get an easy-to-implement, voluntary benefit that provides your employees with convenient, professional legal counsel — at virtually no cost to your organization.

Convenient for employees, smart for small businesses

Offering employees access to professional legal services can be a simple, cost-effective way to add value to your benefits program.

MetLife Legal Plans advantages

- Full service on an unlimited number of legal matters
- Access to attorneys in person, by phone, email or mobile app
- Money-back guarantee
- No deductibles, copays, claim forms or usage limits when using a network attorney for a covered matter

Experienced, responsive professionals

Employees will have access to our national network of more than 18,000 attorneys who meet established selection criteria. The attorneys have an overall average of 25 years of experience and offer a broad range of legal services.

If employees have an attorney they'd like to use that's not in our large network, there's an out-of-network option available, too.[1]

Estate planning made easy

We now offer employees the ability to choose an attorney for estate planning or create their own estate planning documents using our newly enhanced website. With our digital estate planning solution, employees are taken through a simple, guided process to complete wills, living wills and/or power of attorney, in as little as 15 minutes.

Navigating life together

In collaboration with Nelligan

MetLife Legal Plans covers some of the most frequently needed personal legal matters

Money Matters	• Debt Collection Defense • Identity Theft Defense • LifeStages Identity Restoration Services[2]	• 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 Loan • 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
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 Issues	• 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 Issues Related to Your Parents: • Deeds • Leases	• Medicaid • Medicare • Notes • Nursing Home Agreements	• Powers of Attorney • Prescription Plans • Wills
Traffic Matters	• Defense of Traffic Tickets[3] • Driving Privileges Restoration	• License Suspension Due to DUI	• Repossession

Rate[4] per employee per month (Covers spouse and dependents)	**Employee Paid**
Legal Plan	**$22.50**

The Legal Plan covers the employee, their spouse and dependents. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of their choice. For non-covered matters that are not otherwise excluded, this benefit provides four hours of network attorney time and services per year.[5]

Contact your benefits broker or MetLife representative today.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. These benefits provide the Participant with access to services provided by IdentityForce, A TransUnion® Brand. IdentityForce, A TransUnion® Brand is not a corporate affiliate of MetLife Legal Plans.
3. Does not cover DUI.
4. Rates are standard and subject to change.
5. 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.com

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. Payroll deduction required for group legal plans. 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 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 the plan description for details.

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