MetLife | Legal Plans

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Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

Legal experts on your side, whenever you, and your parents, need them

We know that legal help is valuable at every stage of life. Whether you're getting married, sending kids off to college or retiring and planning for the future, having access to expert legal help allows you to navigate life's milestones confidently.

That's why we created a plan to provide legal help for your entire family. MetLife Legal Plans Plus Parents covers you, your spouse, dependents, parents, parents-in-law, and grandparents for many of the common legal issues a family faces. Sign up for a convenient payroll deduction of just **$19.80 per month for MetLife Legal Plans** or **$25.30 per month for MetLife Legal Plans Plus Parents**, and the plan will cover attorney's fees for covered matters... with no deductibles, no co-pays, no claim forms or usage limits when using a network attorney. The cost will be automatically deducted from your paycheck.

New for 2027: We've upgraded your plan to now offer Plus Parents coverage. With Plus Parents, you can cover your parents, parents-in-law, and grandparents for many common legal issues – up to 8 additional people.

How it works

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. 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.[1]

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. For a monthly fee conveniently paid through payroll deduction, an expert is on your side as long as you need them.

When you need help with a personal legal matter, MetLife Legal Plans is there for you to help make it a little easier.

Estate planning at your fingertips

Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.[2]

How to use the plan

1. Find an attorney

Create an account at **members.legalplans.com** to see your coverages and select an attorney for your legal matter. Or, give us a call at **800-821-6400** for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Helping you navigate life's planned and unplanned events.

You get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney. All services below are available to you, your spouse and dependents. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.[3] Services highlighted in **bold** are available to parents, parents-in-law and grandparents through Plus Parents. Plus Parents allows up to eight additional people to have coverage.

Money Matters	• Debt Collection Defense • Identity Theft Defense • **Identity Restoration[4]**	• 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)**	• 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 • Personal Property Protection • Prenuptial Agreement	• Protection from Domestic Violence • Reproductive Assistance Law (20 hours)[5] • **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 your parents:** • **Deeds** • **Leases**	• **Medicaid** • **Medicare** • **Notes** • **Nursing Home Agreements**	• **Powers of Attorney** • **Prescription Plans** • **Wills**
Traffic & Other Matters	• Defense of Traffic Tickets[6]	• Driving Privileges Restoration	• Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.

Create an account at members.legalplans.com or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

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. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.
2. Digital notary and signing are not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their dependents, parents, parents-in-law, and grandparents. Plus Parents allows up to eight additional people to have coverage.
3. 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.
4. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
5. Surrogacy and reproductive assistance laws vary by state.
6. Does not cover DUI.

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, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, 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) involving any sponsoring or offering company, MetLife, or its affiliates and plan attorneys as an adverse party; 3) matters in which there is a conflict of interest between the policyholder 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) filing fees, 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 individuals covered under a New York insurance policy defense of criminal matters is excluded and parents must be related by blood, marriage, adoption, dependency, or operation of law and reside in the same household as the insured to utilize the Plus Parents benefit.** 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. [MLP4+20RA]

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