MetLife | Legal Plans

Legal help that hits home

Share your coverage with Plus Parents.

Parents and grandparents are often our first sense of home; they're the people we turn to for protection and support. As they age, that care can shift, and we find ourselves wanting to protect them in return. That's why we offer Plus Parents, a way to share your legal plan and extend select legal services to up to eight parents, in-laws, and grandparents.

With access to our nationwide network of 18,000+ attorneys, your loved ones can get trusted legal help—in person, over the phone, or even with an out-of-network attorney (with reimbursement based on a set fee schedule[1]). There are no copays, deductibles, or waiting periods when they use a network attorney for a covered matter.

The cost savings

Example of covered services	Without a legal plan[3]	With a legal plan[4]
Identity Theft[2]	$2,737	$0 out of pocket
Powers of Attorney	$782	$0 out of pocket
Wills (simple and complex)	$1,173	$0 out of pocket
Total cost	**$4,692**	**$240 per year**
Potential savings		**$4,452**

Consider this scenario:[5]

*Whitney comes from a line of confident women who are always on the go. Both her mother and grandmother have assets, live in their own homes, and conduct their own personal business. That's why Whitney decided to give them added protection through **Plus Parents**. Mom and Grandma can enlist experienced and trusted attorneys to help with everyday legal matters—while Whitney can rest assured that the women in her life remain strong and independent.*

It's easy to create accounts for your parents, parents-in-law, and grandparents. Once you set up your own account on our website, you can use the "Manage Dependents" feature to create accounts for them. Or, you can call our Client Service Center and a live representative will set up the accounts for you.

To learn more about your coverages and see our attorney network, create an account at members.legalplans.com

Questions? Call our Client Service Center: 800-821-6400

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. 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. No one can prevent all identity theft or monitor all transactions effectively.
3. Average hourly rate of $391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2023).
4. This cost is based on an average monthly rate for MetLife Legal Plans of $20.
5. This testimonial is for illustrative purposes only.

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.

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