MetLife | Legal Plans

Frequently Asked Questions

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, identity theft, elder law matters and more.

Why do I need a Legal Plan with Plus Parents?

Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With **MetLife Legal Plans**, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you get access to legal help for all of these issues and more, all for a monthly fee.

What you need to know:

Q. How does the plan work?

A. Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.[1] It's that simple.

You can speak to our network attorneys face to face or by phone, or you can submit questions online to our Law Firm E-Panel® — whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.

Our network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan — increasing your financial security since you've got an expert on your side, for as long as you need them.

Q. Can I get help finding the right attorney for my needs?

A. Yes, our Client Service Center representatives are here to help you find the right attorney for your legal matter, whatever that might be. We're committed to helping you get the legal help you need, when you need it.

Q. How are attorneys selected for the network? What are their qualifications?

A. We only select attorneys who meet our selection criteria and agree to our Attorney Code of Excellence. Attorneys in the network have an average of 25 years experience in the practice of law, have graduated from an accredited law school and must maintain valid state licensure. Additionally, the attorneys must agree to provide superior customer service to all legal plan members. We routinely monitor our attorneys to ensure our members' needs are being met and conduct regular re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance and more.

Q. Whom do I contact if I have a problem with the legal plan or an attorney?

A. Send an email to clientservice@legalplans.com or call our Client Service Center at 800-821-6400, Monday through Friday, 8:00 a.m. to 8:00 p.m., ET when you have questions or concerns about our legal plan benefits, network attorneys or other matters involving the legal plan. We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems, and will take immediate action to help resolve any issues that arise.

Q. Can I use the plan outside my state of residence? Is international coverage available?

A. We operate a national network of more than 18,000 network attorneys in all 50 states and most U.S. territories. Plan members may receive service from Any Attorney. Anywhere. Anytime.® Plan members traveling outside the United States may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule.

Q. Can I use an attorney who is not in the network?

A. Yes, you can use any attorney you'd like. If you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule.[1]

Q. Can I use an attorney more than once?

A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.

Q. How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have our legal experts on your side, for as long as you need them. You can find the exact cost for your plan in the enrollment materials provided by your employer.[2]

Q. How do I pay for my coverage?

A. It's easy. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. Who is covered under the legal plan?

A. Your spouse and dependent children are covered under the plan. If you enrolled in Plus Parents, your parents, parents-in-law, and grandparents are also covered under the plan.[3] Plus Parents allows up to eight additional people to have coverage.

Q. What coverage is included for parents and grandparents in a Plus Parents plan?

A. Coverage for up to eight individuals (parent, parents-in-law, or grandparent) includes the following full benefits for their personal matters related to:

- Affidavits
- Promissory Notes
- Demand Letters
- Mortgages
- Identity Restoration[4]
- Estate Planning[5]
- Consultation and document review for Elder Care issues[6]

Q. Are claim forms required when using the legal plan?

A. No. We make using your plan easy. When you use a network attorney, there is nothing for you to do. Attorney's fees are covered in full, and billing is between us and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

Q. How do parents use the Plus Parents plan?

A. Parents can access the plan by calling our Client Service Center or online. The parent just needs to provide the name of the company where the enrolled member works. A representative will verify the coverage, and contact information of the appropriate attorney(s) for them to schedule an appointment. Once a member grants a parent access online, they can create an account and access the network.

Digital estate planning

Q. What documents can I complete through the digital estate planning solution?

A. Available estate plan documents include the following:

- **Last will and testament** – Leave property to loved ones and choose guardians for minor children.
- **Living will** – Plan for a medical emergency and select medical care preferences.
- **Durable financial power of attorney** – Choose someone to manage finances in case of an emergency.
- **Real Estate Trusts** - Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with a revocable living trust.

Q. How do I create an estate plan?

A. You can create an estate plan by answering a few personal questions about yourself, your family and your assets. You will be guided through the process, providing the information needed to create the documents instantly, according to your wishes and the laws of your state.

You will have a chance to review the documents and change any of your wishes before signing. The process takes about 15 minutes from start to finish. You do not need to gather any documents before starting the process. You will be asked a few simple questions about your family and your assets to complete the documents according to your wishes.

More Digital Estate Planning FAQs

Q. Are documents stored online?

A. Yes, documents will be saved within your account and you can come back to access them at any time using your email and password to log back in.

Q. Will I still be able to see an attorney for estate planning?

A. Yes, you will still have access to our attorney network to work directly with an attorney on your estate plan. The digital estate planning solution is just another option to get the help you need.

Q. How does the video notary[7] process work?

A. If you are in a state where video notary is available, once you complete your documents, you'll be notified if there are notaries available. If there is not, you will have the option to schedule for a later time.

Before you start the notary process you'll do a system and technology check to make sure that your video, speaker and microphone will work properly. You will need to have your driver's license on hand as an image will be captured of both sides to confirm your identity.

During the notary process, you will need to be by yourself, in a location with no distractions, unless you are doing a joint will with your spouse, which requires that both individuals are present.

A typical notary session takes 30-45 minutes, and a notary and two witnesses, that we provide, will be present. The session will be recorded and the notary will begin the process by explaining the documents and how the notarization will work. You must be physically located in the state you reside in at the time of the session.

At the end of the session, you will receive the documents electronically signed and generated with notary seal.

Q. What if I do not have access to sign and notarize my documents online?

A. If you are in a state where video notary is not available, you simply need to print and sign your documents following the instructions on the cover page of each document.

Q. Where can I get access to a notary?

A. Notaries are widely available at most banks, UPS and FedEx locations.

Have other questions?
To learn more about your coverages and see our attorney network, create an account at **members.legalplans.com** or call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday–Friday, 8:00 a.m. to 8:00 p.m., ET.

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

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. Your employees 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. This cost is based on an average monthly rate for the legal plan of $20.
3. If situs is in NY State, Plus Parents only covers parents that are related to the eligible employee by blood, marriage, adoption dependency or operation of law and who resides in the same household.
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. No one can prevent all identity theft or monitor all transactions effectively.
5. Estate planning includes wills, codicils, living wills, powers of attorney; trusts are excluded for Plus Parents in most plans.
6. Elder care document review includes medicaid, medicare, nursing home agreements, powers of attorney, leases, deeds, notes. See your plan description for full details.
7. Not available in all states. Video notarization is currently only available in Alabama, Arkansas, California, Colorado, Idaho, Illinois, Kansas, Massachusetts, Minnesota, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Dakota, Rhode Island, South Carolina, South Dakota, Texas, Utah, Washington, Wisconsin and Wyoming.

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) 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. [FAQPP]

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