

## **Legal assistance for your parents** Help protect those who have protected you with Plus Parents

We know what it is like to worry about parents and grandparents out of love. That's why our Plus Parents option gives up to eight parents, parents-in-law, and grandparents access to select legal services.

We offer a nationwide network of 18,000+ attorneys. Your loved ones can consult with an attorney on the phone, in person, or use an out-of-network attorney and get reimbursed for covered services according to a set fee schedule.<sup>1</sup> There are no copays, deductibles, or waiting periods when participants use a network attorney for a covered matter.

## The cost savings

Example of Covered Services	Without a legal plan²	With a legal plan <sup>3</sup>
Identity Theft	\$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	\$4,692	\$240 per year
Potential savings		\$4,452

It's easy to create an account 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.

## Consider this scenario:<sup>4</sup>

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.



To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call 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. Average hourly rate of \$391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
- 3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20.
- 4. For illustrative purposes only and not based on a true story.

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 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 fine; 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.

## Navigating life together

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