## When life calls for legal help, MetLife Legal Plans is there for you.

We know that legal help is valuable at every stage of life. That's why we created a plan to provide legal help for the entire family. With our Plus Parents plan, in addition to the legal help you receive, your parents, parents-in-law and grandparents have access to legal help for the issues they face, from estate planning to elder care matters and identity theft issues. The Plus Parents plan allows up to eight additional people to have coverage.

## Choose from more than 18,000 attorneys nationwide

Your parents can receive legal advice and representation from our nationwide attorney network. They can consult with an attorney on the phone or in person. They can also use an out-of-network attorney and get reimbursed for covered services according to a set fee schedule.<sup>1</sup>

## Covered matters for your parents, parents-in-law and grandparents

ħ	Elder-Care Issues	Consultation & Document Review for issues related to: Deeds Leases Medicaid Medicare	<ul><li>Notes</li><li>Nursing Home Agreements</li><li>Prescription Plans</li><li>Powers of Attorney</li><li>Wills</li></ul>
	Estate Planning	<ul><li>Simple Wills</li><li>Codicils</li><li>Complex Wills</li><li>Healthcare Proxies</li></ul>	<ul> <li>Living Wills</li> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>Simple Wills</li> </ul>
	Money/Real Estate Matters	<ul> <li>Deeds</li> <li>Identity Restoration<sup>2</sup></li> </ul>	<ul><li>Mortgages</li><li>Promissory Notes</li></ul>
	Family & Personal	<ul><li> Affidavits</li><li> Demand Letters</li></ul>	Review of ANY Personal Legal     Document

## How to use the plan

It's easy for your parents to use the plan. You can create an account for them online. Also, members or parents can call the MetLife Legal Plans Client Service Center at 800-821-6400, Monday through Friday 8:00 a.m. to 8:00 p.m., ET. A representative will confirm plan eligibility (please provide the name of the company that sponsors the legal plan) and provide contact information of the appropriate attorney(s) for you to schedule an appointment. That's it! There are no copays, deductibles or waiting periods when you use a network attorney for a covered matter.

To learn more about your coverages and see our attorney network, create an account at **members.legalplans.com**, or call **800-821-6400**.

- 1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
- 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.

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 fines; 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.