



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 need them

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans gives you access to the expert guidance and tools you need to handle the broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft or caring for aging parents.

Reduce the out-of-pocket cost of legal services with MetLife Legal Plans.

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 unlimited 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.

Our high-low plan enables you to choose the right plan to suit your needs and your budget. For **\$20.25 a month for our high plan**, or for **\$11.25 a month for our low plan**, you, your spouse and dependents 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 for a covered matter.

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.

	High Plan	Low Plan
Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Negotiations with Creditors Promissory Notes Tax Collection Defense 	<ul style="list-style-type: none"> LifeStages Identity Restoration Services³ Personal Bankruptcy Tax Audit Representation
Home & Real Estate	<ul style="list-style-type: none"> Deeds Eviction Defense Foreclosure Mortgages Security Deposit Assistance Tenant Negotiations 	<ul style="list-style-type: none"> Boundary & Title Disputes Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) Simple Wills 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts
Family & Personal	<ul style="list-style-type: none"> Affidavits Conservatorship Demand Letters Garnishment Defense Guardianship Name Change Personal Property Protection Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings 	<ul style="list-style-type: none"> Adoption Divorce Immigration Assistance Juvenile Court Defense, Including Criminal Matters Parental Responsibility Matters Prenuptial Agreement
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Disputes Over Consumer Goods & Services Incompetency Defense Small Claims Assistance 	<ul style="list-style-type: none"> Civil Litigation Defense Pet Liabilities
Elder-Care Issues	<p>Consultation & Document Review for Issues Related to Your Parents:</p> <ul style="list-style-type: none"> Deeds Leases Medicaid Medicare Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills 	<p>Consultation & Document Review for Issues Related to Your Parents:</p> <ul style="list-style-type: none"> Deeds Leases Medicaid Medicare Notes Nursing Home Agreements Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁴ Driving Privileges Restoration Habeas Corpus 	<ul style="list-style-type: none"> License Suspension Due to DUI Repossession



To learn more about your coverages, view our attorney network or grant your dependents access, create an account at **members.legalplans.com** or call **800.821.6400** Monday – Friday 8:00 am to 8:00 pm (ET).

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.

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. Digital notary and signing is not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their parents, parents-in-law, and grandparents.
 3. This benefit provides the Participant with access to LifeStages Identity Restoration Services provided by IdentityForce, A TransUnion® Brand . IdentityForce is not a corporate affiliate of MetLife Legal Plans.
 4. Does not cover DUI.

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. [MLP3PPwDivHC/low]