

# Empowering employees to handle legal matters

Whether it's a planned event, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us could use legal counsel at some point.



The cost of MetLife Legal Plans coverage for the whole year is less than the average attorney's hourly fee<sup>2</sup>

**\$391**  
an hour

**\$180**  
a year<sup>3</sup>

## Just a few times in life you might need legal help.



### GETTING MARRIED

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents



### Family Life

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption
- Pet liabilities



### CARING FOR AGING PARENTS

- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning documents



### BUYING, RENTING OR SELLING A HOME

- Reviewing contracts and purchase agreements
- Preparing deeds
- Attending the closing



### Financial Well-being

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft<sup>4</sup>
- Financial wellness programs to manage money and make informed decisions



### SENDING KIDS OFF TO COLLEGE

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance
- Traffic tickets<sup>5</sup>

## Cost-effective monthly rates, unlimited<sup>6</sup> usage

There are many benefits to enrolling in the legal plan. If you use it just once in a year, it is very likely that the plan will more than pay for itself.



Review the table to see the potential savings for a legal insurance plan member who enrolls in the legal plan and uses a network attorney for three basic legal matters.

**72%**

of those with a legal plan are confident in the state of their finances.<sup>8</sup>

## Example of Personal Legal Matters and Costs

Wills for Employee and Spouse	\$782
Medical Powers of Attorney	\$195
Home Refinancing	\$1,955
<b>Total</b>	<b>\$2,932</b>
<b>Legal Plan<sup>7</sup></b>	<b>\$180 per year</b>
<b>Potential Savings</b>	<b>\$2,752</b>

1. MetLife's Legal Access Research Study, 2023.
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. Average yearly rate for the MetLife legal plan.
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.
5. Does not cover DUI.
6. Unlimited coverage for non-excluded services with in-network attorneys. For out of network attorneys, there is a fee reimbursement schedule. Participants must pay the difference between the scheduled reimbursement amount and the out-of-network attorney's actual charge for the services.
7. Shared for illustrative purposes, not an actual member example. Cost may vary. This cost is based on an annual rate of \$15.00.
8. 72% of those with a legal plan are confident in the state of their finances. MetLife Employee Benefit Trends Study, 2022.

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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.

