

# Legal Services

Life is full of twists and turns, and MetLife Legal Plans help employees navigate them by providing access to a variety of legal services. From debt collection defense to estate planning, this plan offers comprehensive legal support.

## Added Benefits

- **24/7 Legal Support:** Unlimited telephone consultations with attorneys for personal legal matters.
- **Comprehensive Coverage:** Includes four additional hours of attorney services for non-covered matters.
- **Digital Tools:** Access to over 1,700 legal documents, along with an estate planning solution for wills, living wills, and trusts.

Benefit	Coverages
Debt & Financial Issues	Representation for debt collection defense, creditor negotiations, and bankruptcy.
Real Estate	Help with buying, selling, or refinancing a home, handling disputes with landlords or tenants, and more.
Wills & Estate Planning	Preparation of wills, trusts, and healthcare directives.
Family Legal Matters	Legal support for adoption, name changes, and prenuptial agreements.
Civil Lawsuits	Defense against lawsuits, including disputes over consumer goods and small claims assistance.



## Plan Features

- Receive assistance with debt collection defense, personal bankruptcy, and tax audit representation
- Obtain legal help with mortgages, property disputes, refinancing, and home purchases
- Provides estate planning that includes wills, trusts, healthcare proxies, and powers of attorney
- Receive support for adoption, prenuptial agreements, guardianship, and parental responsibility issues
- Provides defense for civil litigation and disputes over goods and services
- Obtain legal guidance on Medicare, Medicaid, nursing home agreements, and more
- Assists in the defending of traffic tickets, driving privilege restoration, and repossession

*This benefits guide is intended to provide a brief description of benefits and subject to change. Please refer to the Summary of Benefits for each plan for a complete description of coverage and list of exclusions, limitations, terms and conditions.*