

Legal help made easy

MetLife Legal Plans provides you, your spouse/domestic partner and dependents with access to a network of experienced attorneys. Having an attorney on your side can help reduce worry, stress, and financial burden when legal matters arise.

1 Easy to find an attorney

Visit members.legalplans.com to learn more about your plan. Search for an attorney based on your ZIP code and filters such as attorney experience, specialty, or minority, veteran, or LGBTQ-owned. Or call the Client Service Center to speak with an experienced representative that can match you with the right attorney.

2 Easy to make an appointment

Call the attorney directly after searching on our website. Meet with an attorney in person or over the phone. Or call the Client Service Center at **800-821-6400** and we will schedule your appointment directly with the attorney.

3 Easy from start to finish

That's it! There are no limits on the number of times you can use the benefit. And no copays, deductibles or claim forms when you use a network attorney for a covered matter.

Experience and convenience you can count on.

You'll have all the help you're looking for from our dedicated service team, network of attorneys and variety of online resources.



Award-winning service

- Regularly recognized for excellence in customer service
- Experienced, Ohio-based service team available from 8:00 a.m. to 8:00 p.m., ET



Top-quality attorney network

- Nationwide network of attorneys with a range of specialties
- Average of 25 years of experience and vetted regularly
- Members can select a firm based on identity attributes such as minority, veteran, or LGBTQ+ owned in addition to desired languages and specializations. Years of experience and international licenses are also available.



24/7 access at your fingertips

- Create an account on our website to access coverage information and our attorney locator
- Access to over 1,700 self-help documents and resources online
- Access to digital estate planning to create wills, living wills, and powers of attorney all online



Ease of use²

- All billing is handled between MetLife and the attorney
- No claim forms, hidden fees or deductibles

1. Winner of the American Business Awards: Silver Stevie in 2025, 2024, 2023, 2017, 2016; Bronze Stevie in 2020, 2019, 2018.

2. When using a network attorney for a covered legal matter.

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, 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.



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.

Powerful legal protection on your side

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

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.

Best of all, you have confidential access to our attorneys for all legal matters covered under the plan. For a monthly fee of **\$17.50** conveniently paid through payroll deduction, an expert is on your side as long as you need them.

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.

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.

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For **\$17.50 per month**, 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. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Identity Theft Defense Identity Restoration⁴ 	<ul style="list-style-type: none"> Negotiations with Creditors Personal Bankruptcy Promissory Notes 	<ul style="list-style-type: none"> Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary or Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Home Equity Loans Mortgages Property Tax Assessments Refinancing of Home 	<ul style="list-style-type: none"> Sale or Purchase of Home Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies Living Wills 	<ul style="list-style-type: none"> Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> Revocable & Irrevocable Trusts Simple Wills
Family & Personal	<ul style="list-style-type: none"> Adoption Affidavits Conservatorship Demand Letters Divorce (20 hours) Garnishment Defense Guardianship 	<ul style="list-style-type: none"> Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Personal Property Protection 	<ul style="list-style-type: none"> Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense 	<ul style="list-style-type: none"> Disputes Over Consumer Goods & Services Incompetency Defense 	<ul style="list-style-type: none"> Pet Liabilities Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> Consultation & Document Review for your parents: Deeds Leases 	<ul style="list-style-type: none"> Medicaid Medicare Notes Nursing Home Agreements 	<ul style="list-style-type: none"> Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	<ul style="list-style-type: none"> Defense of Traffic Tickets⁵ Driving Privileges Restoration 	<ul style="list-style-type: none"> Habeas Corpus 	<ul style="list-style-type: none"> Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

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.



Create an account at
members.legalplans.com
or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400**
Monday—Friday, 8:00 a.m. to 8:00 p.m.,ET.

- 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.
- Digital notary and signing is not available in all states.
- No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
- 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.
- Does not cover DUI.

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, 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) filing fees, 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. [MLP4w20hrsDivorce&HC]



MetLife Legal Plans | 1111 Superior Avenue, Suite 800 | Cleveland, OH 44114
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Walking on the wild side? Bring home pet insurance.



With **MetLife Pet Insurance**, you can cover exotic pets, including birds, reptiles, rabbits and other exotics. You can feel confident that their health and your wallet are protected when faced with an unexpected trip to the vet.

With MetLife Pet Insurance, you can get:

- Flexible insurance plans and reimbursement of up to 90% of the cost of services.
- Freedom to visit any licensed U.S. veterinarian.
- Discounts up to 30% and additional offers on pet care, where available.
- Decreased deductible if you go claim-free in a policy year.
- Coverage of previously covered pre-existing conditions when switching pet insurance providers.*

Meeting exotic pet parent needs:

Exams

- Primary
- Specialty
- Emergency

Diagnostics

- Diagnostics
- Lab work
- Blood tests
- Urinalysis
- MRIs
- CT scans
- Ultrasounds

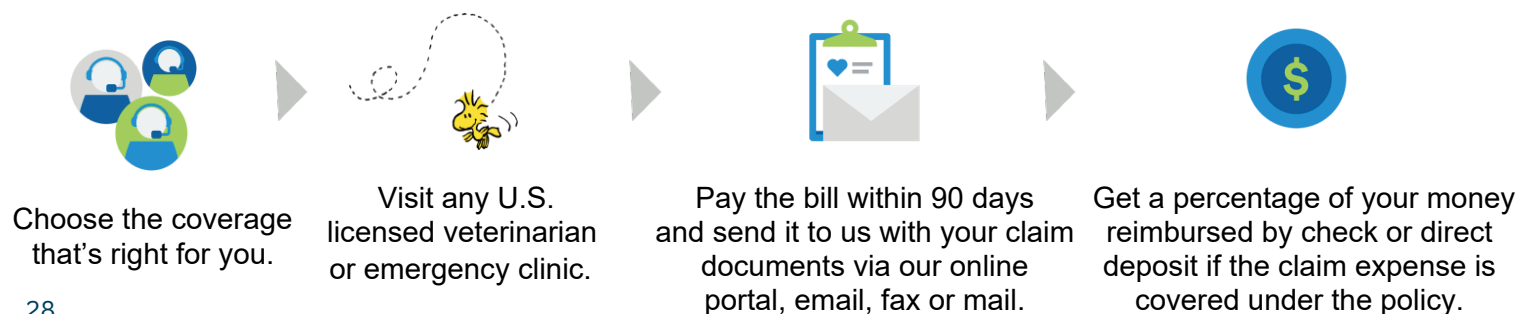
Treatments

- Surgery
- Hospitalization
- Outpatient treatments
- Physical therapy
- Emergency dental treatment

Medications

- Injections
- Take-home medications (regardless of whether they require a prescription or are available over the counter)

How does MetLife Pet Insurance work?



Exotic pet species and breed list

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Avians

- African grey
- Amazon
- Avian:
 - Large: 301 grams – 10 kilograms
 - Medium: 50 – 300 grams
 - Small: 1 – 49 grams
- Canary
- Chicken
- Cockatiel
- Cockatoo
- Conure
- Dove
- Duck
- Falcon
- Finch
- Goose
- Hawk
- Heron
- Kestrel
- Lory
- Lovebird
- Macaw
- Mynah
- Parakeet
- Parrot
- Parrotlet
- Pigeon
- Toucan
- Turkey



Reptiles

- Amphibian
- Bearded dragon
- Chameleon
- Frilled dragon
- Gecko
- Iguana
- Lizard
- Monitor lizard
- Skink
- Snake
- Tegu
- Toad
- Tortoise
- Turtle
- Uromastyx
- Water dragon



Other exotics

- Chinchilla
- Gerbil
- Goat
- Guinea pig
- Hamster
- Hedgehog
- Mini pig
- Mouse
- Opossum
- Pot belly pig
- Rat
- Sugar glider



Rabbits

- Rabbit



Ferrets

- Ferret

Get a quote or enroll today.

Call 1-800-GET-MET8 (1-800-438-6388)

1. *Applies to individuals that have purchased MetLife pet insurance as part of an employer group benefit offering.

2. May not be available in all states.

3. Reimbursement options include: 50%, 70%, 80% and 90%. Pet age restrictions may apply.

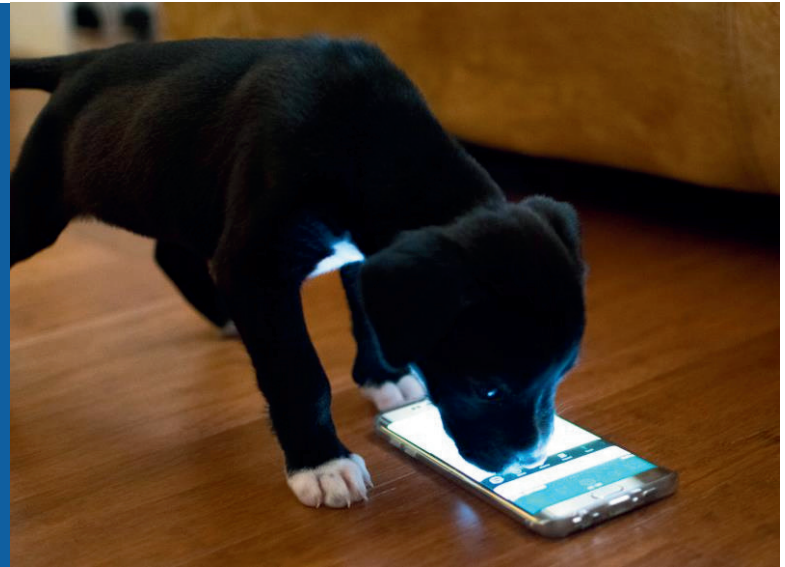
4. When using multiple discounts, discounts cannot exceed 30%. Each discount may not be available in all states. Please contact MetLife Pet for further details.

5. Your pet's deductible automatically decreases by \$50 each policy year that you don't receive a claim reimbursement.

6. Coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886. Availability is subject to regulatory approval. Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).







The MetLife Pet App.

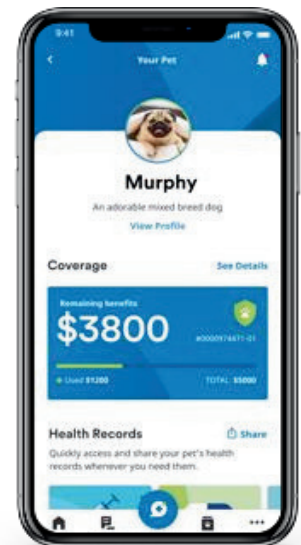
Designed by pet parents for pet parents.



With the MetLife Pet App, pet parents can manage their furry family member's health and wellness all in one location.

The MetLife Pet App makes these things easier for you:

-  **Access your pet insurance policy:** submit and track claims
-  **Manage your pet's health records:** upload and view health records and documents all in one location
-  **Receive reminders and notifications about upcoming appointments**
-  **Find nearby pet services:** emergency rooms or groomers
-  **Live 24/7 vet chat*:** get answers and tips by licensed vets from your own home
-  **Access personalized articles on topics recommended for you**



*Virtual veterinary services are available through the MetLife Pet app and are provided entirely by AskVet, a third-party partner; MetLife is not responsible for any pet guidance or advice provided or taken. Veterinarians providing virtual veterinary services cannot prescribe medication or answer questions about the pet policy.

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Google Play and the Google Play logo are trademarks of Google LLC.

Pet Insurance coverage issued by Metropolitan General Insurance Company, a Rhode Island insurance company headquartered at 700 Quaker Lane, Warwick, RI 02886.

Coverage subject to restrictions, exclusions and limitations and application is subject to underwriting. See policy or contact MetLife Pet Insurance Solutions LLC ("MetLife Pet") for details. MetLife Pet is the policy administrator. It may operate under an alternate or fictitious name in certain jurisdictions, including MetLife Pet Insurance Services LLC (New York and Minnesota) and MetLife Pet Insurance Solutions Agency LLC (Illinois).