



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.

Enroll in MetLife Legal Plans¹ by completing the enrollment form found in the Workterra online enrollment system or on www.employeebenefits.ri.gov.

Enrollment period:¹ October 24, 2022 – November 18, 2022

5 reasons why a legal plan is a great choice for State of Rhode Island employees



There's no doubt about it, a legal plan is a versatile and valuable benefit helping to protect you, your loved ones, and your assets.

- Coast-to-coast network coverage with **over 18,000 qualified attorneys**
- **Unlimited Access** to our attorneys for all legal matters covered under the plan
- You're covered for **over 60 different legal matters** - from simple to complex issues
- **Affordable coverage.** The cost of MetLife Legal Plans coverage for the entire year is less than the average attorney's hourly fee.²
- Innovative **online legal services** like Digital estate planning and video notary



Scan the QR code for more details on how MetLife Legal Plans can benefit you and your family.

Metropolitan Life Insurance Company
501 Route 22
Bridgewater, NJ 08807
www.metlife.com

For just **\$6.75 a month for the Employee Only Plan** or **\$10.37 a month for the Employee and Family Plan**, MetLife Legal Plans gives you, your spouse and dependent children unlimited³ access to a network of attorneys with an average of 25 years of experience to help when you're buying a home, planning for your family's future, caring for aging parents, handling identity theft or debt issues, and other key times in life. Take advantage of:

- An experienced service team to help match you with the right attorney
- Experienced legal advice and representation, in person or by phone
- In-court representation for covered legal matters
- No copays, deductibles or claim forms when using a network attorney for covered matters

70% of Americans do not have a will, the most basic estate planning document you need to protect your assets and your family.⁴

Estate planning at your fingertips

Most of us know we need important estate planning documents like wills, advance directives and powers of attorney, but finding the time to complete these documents can be a challenge. Through our digital estate planning solution, we make it easy for you to complete estate planning documents. This allows you to designate your wishes for healthcare, as well as protect your family and assets quickly and easily from the comfort of your home in as little as 15 minutes.

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



GETTING MARRIED

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



STARTING A FAMILY

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



SENDING KIDS OFF TO COLLEGE

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance



BUYING, RENTING OR SELLING A HOME

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



CARING FOR AGING PARENTS

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



DEALING WITH IDENTITY THEFT

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft

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

Enroll during your annual enrollment period, by completing the enrollment form found in the Workterra online enrollment system or on www.employeebenefits.ri.gov.

If you were previously enrolled, you will automatically be re-enrolled for coverage for 2023.

1. Existing participants will be automatically re-enrolled.

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. You have unlimited access to our attorneys for all legal matters covered under the plan. 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.

4. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020.

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.