

#### State of Rhode Island



# Cover the costs on a wide range of common legal issues with a Legal Plan.

Access experienced attorneys to help with estate planning, identity theft, traffic matters 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 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 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.<sup>1</sup>

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.<sup>2</sup>

#### 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.

For \$6.75 a month for the Employee only Plan or \$10.37 a month for the Employee and Family Plan, you 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.<sup>3</sup>

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|-----------------------------------|--|--|---|
| Money<br>Matters                  | Debt Collection Defense     Identity Theft Defense   | Personal Bankruptcy     Negotiations with Creditors  | Promissory Notes  |
| Home &<br>Real Estate             | Deeds     Eviction Defense   | Tenant Negotiations  |   |
| Estate<br>Planning                | <ul><li>Codicils</li><li>Complex Wills</li><li>Healthcare Proxies</li><li>Living Wills</li></ul>   | Powers of Attorney<br>(Healthcare, Financial,<br>Childcare, Immigration)   | Probate Proceedings     Simple Wills  |
| Family &<br>Personal              | Adoption Affidavits Change or Establishment of Custody Order or Visitation Rights Conservatorship Divorce, Dissolution and Annulment (Uncontested) | Enforcement or<br>Modification of Support<br>Order     Guardianship     Immigration Assistance     Juvenile Court Defense,<br>Including Criminal Matters | Name Change     Parental Responsibility     Matters     Review of ANY Personal     Legal Document |
| Civil<br>Lawsuits                 | Civil Litigation Defense   |  |   |
| Elder-Care<br>Issues              | Consultation & Document<br>Review for your parents:  Deeds Leases  | <ul><li> Medicaid</li><li> Medicare</li><li> Notes</li><li> Nursing Home Agreements</li></ul>  | Powers of Attorney     Prescription Plans     Wills   |
| Traffic &<br>Criminal*<br>Matters | <ul> <li>Serious Traffic Matters<sup>4</sup></li> <li>Driving Privileges<br/>Restoration</li> <li>Felony Defense</li> </ul>                        | Habeas Corpus     License Suspension Due to DUI  | Misdemeanor Defense     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.
- 3. 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.
- 4. Does not cover DUI.

\*Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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.

