



# Legal assistance for caregiving

## One of the many benefits of your Legal Plan

As parents age, it's not uncommon for adult children to step in to help them handle financial and legal matters. Making decisions about long-term care or estate planning can be very complicated, and it can be hard to know where to turn.

In times like these, it is important to seek professional advice. With MetLife Legal Plans, you receive unlimited access to a network of experienced attorneys who are knowledgeable in matters your parents face as they age.

With the Legal Plan, you can consult with an attorney or have them review documents related to Medicare/ Medicaid, nursing home agreements or parents' estate planning documents.<sup>1</sup>

### The cost savings

Covered services	Without a legal plan	With a legal plan
Attorney consultations	\$740	\$0 out of pocket
Document review	\$740	\$0 out of pocket
<b>Total</b>	<b>\$1,480<sup>2</sup></b>	<b>\$240 per year<sup>3</sup></b>
<b>Potential savings</b>		<b>\$1,240</b>

### Consider this real member story:<sup>4</sup>



*"Recently my mother passed away, leaving many issues with her estate. I contacted MetLife Legal Plans and you provided a list of attorneys in my area to help my sister and I through a complex process. Our attorney was more than my sister and I could ever expect. He was responsive, patient, brilliant in his expertise of law with not only excellent presentation skill but people skills as well."*

Even if you only use the Legal Plan once in a year, the plan will likely pay for itself. MetLife Legal Plans also provides coverage for many other personal legal matters — such as estate planning, civil litigation defense and identity theft issues.



To learn more about your coverages and see our attorney network, create an account at [members.legalplans.com](https://members.legalplans.com) or call **800.821.6400**.

1. Please note: Coverage is for the participant and the effect of the issue on the participant, not the parent.
2. Prices based on the average amount of hours it would take, using the 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. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20.
4. Example based on real member feedback.

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.