MetLife | Legal Plans



Legal assistance for financial wellness

One of the many benefits of your Legal Plan

A recent survey conducted by Harris Poll[1] reveals that group legal plans can have a positive impact on financial wellness. The study shows that among those with access to a group legal plan:

- **82% of those enrolled in a legal plan say they worry less about unexpected financial issues**
- **75% of employees who have a legal plan say they feel confident planning for today and the future**

The statistics aren't that surprising. After all, many financial issues — such as debt collection and tax audits — are also legal issues that can cost you a great deal of money. This financial stress can affect your home life and have a negative impact on your productivity at work.

With over 18,000 attorneys on your side, MetLife Legal Plans can help you worry less about financial matters in your life. We assist our members with a variety of legal matters related to financial issues, including estate planning, credit card or student loan debt collection, tax audits, home refinancing and more.

The cost savings

Covered services	Without a legal plan	With a legal plan
Home refinancing	$2,960	$0 out of pocket
Credit card debt	$740	$0 out of pocket
Tax audit representation	$2,960	$0 out of pocket
Total	**$6,660[2]**	**$186 per year[3]**
Potential savings		**$6,474**

Consider this real member story:[4]

"Prior to finding a network attorney, I was drowning and MetLife Legal Plans was a life saver. I paid almost $0 out of pocket and they helped me to gain my financial freedom again."

Even if you only use the Legal Plan once in a year, the plan will likely pay for itself. Approximately 85% of plan members decide to re-enroll each year.[5] Isn't it time you gave it a try?



To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400.

1. Harris Poll on behalf of MetLife Legal Plans, 2018.
2. Example based on the average amount of hours it would take, using the average hourly rate of $370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of $15.50.
4. Example based on real member feedback.
5. MetLife Legal Plans internal data, 2020.

We are pleased to announce that Metropolitan Property and Casualty (Met P&C) business has been acquired by the Farmers Insurance Group®. Plans provided through insurance coverage underwritten by Met P&C will transition to be underwritten by Metropolitan General Insurance Company. During the transition period, Met P&C will continue to underwrite legal plans in certain states. For additional information, please reach out to contact@legalplans.com.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. 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. 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. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY.

Navigating life together

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