

The value of our Group Legal Plan

Unlike other voluntary benefits which are purchased as a safety net (with the hope that you never have to use them), the more an employee uses a Legal Plan, the more they benefit. Like it or not, laws permeate every aspect of our lives. So, it's helpful to have an advocate in your corner.

In today's benefits environment, your employees are looking for ways to support their financial and emotional well-being. At MetLife Legal Plans, we want to partner with you to help your employees address this challenge. This proposal provides plan options to help you meet the diverse needs of your employees.

Our Legal Plan will round out your benefits program and provide the resources and expert help your employees can use to manage stressful legal issues and feel financially empowered.



72%

of employees with a legal plan say they are confident in the state of their finances, compared to 59% of those without a legal plan.¹

74%

of employees with a legal plan say their current benefits package helps reduce financial stress, compared to 58% of those without a legal plan.¹

Simple setup with integrated service and administration experience across MetLife benefits and ongoing support with customizable employee communications and tools.

Easy access to the largest network of experienced attorneys. A network of over 18,000 experienced attorneys across the U.S. and many U.S. territories means that employees can get help how and when they want it.

Court representation and unlimited consultations on covered legal matters. Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.²

Best in class digital capabilities that make it easy for anyone to create wills, living wills, powers of attorney and home probate avoidance documents (transfer on death deed or revocable living trust). Complete it all online in as little as 15 minutes.

Our Financial Wellness programs meet employees where, when, and how they want help. From financial education workshops through Retirewise to Upwise, a financial wellness app to help employees take control of their money and make informed decisions.³

1. MetLife's Employee Benefits Trends Study, 2022.

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

3. MetLife administers the PlanSmart program and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. Upwise is available at no cost to all individuals and regardless of any MetLife relationship or product.

Supporting holistic well-being and providing protection with a Legal Plan

A Legal Plan provides the cost-effective legal help members can use to proactively handle expensive legal matters. We know personal finances are a top stressor for working adults.¹ Financial concerns can encompass everything from healthcare costs to saving for retirement or dealing with expensive legal issues like identity theft or debt.

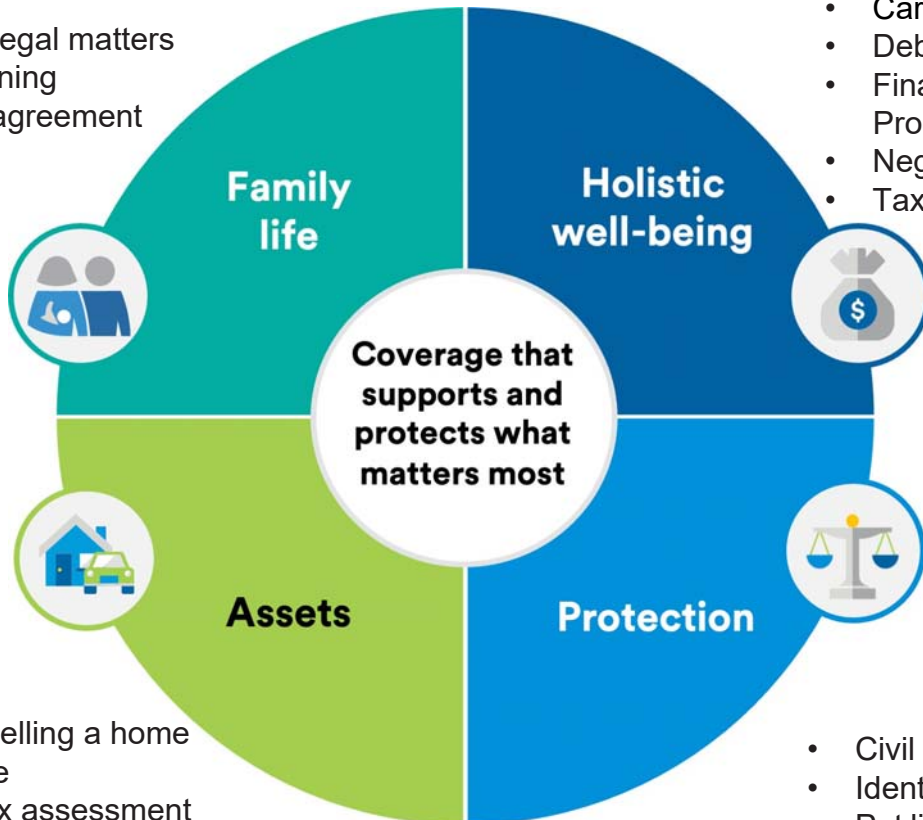
Our legal plans provide the mental and emotional security that comes with knowing an attorney is helping with your legal matters.

- No copays, deductibles or claim forms when using a network attorney for a covered matter
- Unlimited consultations even for matters not covered under your plan
- Access to our website for all employees, enrolled or not, to see coverages and our attorney network as well as use of our self-help document library

72% of employers say that stress and burnout are concerns for their organization.²

Helping your employees navigate life's planned and unplanned events

- Adoption
- Elder care legal matters
- Estate planning
- Prenuptial agreement



1. MetLife's 19th Annual U.S. Employee Benefit Trends Study 2021

2. MetLife's Employee Benefits Trends Study, 2022.

3. MetLife administers the PlanSmart program and has arranged to have specially trained third party financial professionals offer financial education. The financial professionals providing financial education are not affiliated with MetLife but are providing the program under a service provider contract. Upwise is available at no cost to all individuals and regardless of any MetLife relationship or product.

Plan features

The legal plan provides full coverage of attorney fees for the most common personal legal matters with no additional out-of-pocket cost to employees.¹

Money Matters	<ul style="list-style-type: none"> Debt Collection Defense Financial Education Programs² Identity Theft Defense 	<ul style="list-style-type: none"> LifeStages Identity Restoration Services³ Negotiations with Creditors Personal Bankruptcy 	<ul style="list-style-type: none"> Promissory Notes Tax Audit Representation Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> Boundary & Title Disputes Deeds Eviction Defense Foreclosure 	<ul style="list-style-type: none"> Mortgages Property Tax Assessments Refinancing & Home Equity Loan Sale or Purchase of Home 	<ul style="list-style-type: none"> Security Deposit Assistance Tenant Negotiations Zoning Applications
Estate Planning	<ul style="list-style-type: none"> Codicils Complex Wills Healthcare Proxies 	<ul style="list-style-type: none"> Living Wills 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 	<ul style="list-style-type: none"> Guardianship Immigration Assistance Juvenile Court Defense, Including Criminal Matters Name Change Parental Responsibility Matters Personal Properties Issues 	<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	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> 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 Tickets⁴ Driving Privileges Restoration 	<ul style="list-style-type: none"> Habeas Corpus License Suspension Due to DUI 	<ul style="list-style-type: none"> Repossession
Rate⁵	\$19.75 per employee per month (Covers spouse and dependents)		

Additional features:	Telephone advice, office consultations, demand letters and document review on an unlimited number of personal legal matters.
	For non-covered matters that are not otherwise excluded, employees get four additional hours of network attorney time and services per plan year. ⁶
	Reduced fees for personal injury, probate, and estate administration matters, provided by network attorneys.
	Access to a digital estate planning solution for wills, living wills, power of attorney and living trusts.
As a part of our standard plan, we also offer:	A three-year rate guarantee .
	Reporting: Usage reports, analysis, and evaluation of the reports.
	Portability: Offers additional ease of use and flexibility for employees.
	Over 1,700 self-help documents⁷ are available to members and potential members on our website.

1. Exclusions apply. Please see final page for more details.

2. MetLife administers PlanSmart's Retirewise program and has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart's Retirewise through MetLife.

3. These benefits provide the Participant with access to services provided by IdentityForce, A TransUnion® Brand. IdentityForce, A TransUnion® Brand is not a corporate affiliate of MetLife Legal Plans. Provider of benefits may change without notice.

4. Does not cover DUI.

5. Rate is standard and subject to change. Rate may include broker commissions or associated platform fees. Broker commissions will be paid net of any platform fees.

6. 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.

7. The self-help library is offered by Standard Legal. Standard Legal is not a corporate affiliate of MetLife Legal Plans.

Our digital estate planning solution

Offering a one-of-a-kind, fully digital estate planning experience — from document creation to notarization¹

Your employees have legal needs, and want flexibility in how to handle matters



67%

of Americans have no estate plan²

Having an estate plan and easy access to experienced attorneys can help to improve your employees' financial and emotional well-being.

With our legal plan, your employees get multi-channel access to legal help – empowering them to engage how they want and providing them the protection they need for their peace of mind.

Employees have the option to meet with an attorney for estate planning or use our digital estate planning solution to complete their estate planning documents in as little as 15 minutes. A simple self-guided process takes employees through the steps to create wills, living wills, powers of attorney and home probate avoidance documents (transfer on death deed or revocable living trust) online.

Some features of this solution include:



Easy, self-guided process

Answers questions to complete the documents in as little as 15 minutes



Online document storage

Ability to create, sign and store tamper-proof electronic documents



Automatic real estate transfer³

Court-free transfer of real estate to beneficiaries



Video notarization¹

Real time video with notary and witnesses to finalize the documents

1. Video notarization is not available in all states.

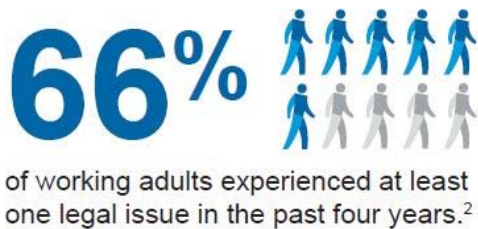
2. CNBC News, April 2022.

3. May not be available in all states.

Legal assistance to support your diversity and wellness initiatives

Statistically, the average person cannot navigate our complex legal system without representation, but hiring an attorney remains expensive for most people.¹ Eighty percent of low-income individuals cannot afford legal assistance, and 40 to 60 percent of the legal needs of middle-class individuals go unmet.¹ A group legal plan is a powerful benefit allowing employees to handle common legal matters.

Employees have legal needs, but are worried about the cost of seeing an attorney.



The cost of MetLife Legal Plans coverage for the whole year is less than the average attorney's hourly fee.³



Access to a Group Legal Plan can go a long way in bridging the representation gap for marginalized groups. This includes women, people of color, LGBTQ+ individuals, those with economic hardships, the elderly, and more.⁵

A Legal Plan can assist with many issues employees face, including:

- Financial wellness matters such as estate planning, real estate, and debt collection and negotiations with creditors
- Medical and non-medical health needs such as a power of attorney, healthcare proxy, adoption, and reproductive legal issues, and document review
- Mental health and peace of mind through unlimited consultations for a wide range of topics, no deductibles, ease of use, multilingual services, and access to an extensive, pre-qualified attorney network

With so many different generations and lifestyles in the workforce today, providing benefits that can meet a wide range of needs is more important than ever.

A Legal Plan provides the personalized legal assistance your diverse workforce needs.

	LGBTQ+		International employees⁶
	Caregivers		Those just starting out
	Veterans/ Military		Parents

1. American Bar Association, 2017, "Access to Justice: Mitigating the Justice Gap."

2. "Justice Needs and Satisfaction in the United States of American." Institute for the Advancement of the American Legal System. 2021.

3. 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).

4. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20.00.

5. Buckwalter-Poza, Rebecca, 2016. Center for American Progress. "Making Justice Equal."

6. Internationally, employees can see an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.

Experienced attorneys at your employees' side

Over our 40+ years of providing access to legal help, we've built the country's largest attorney network. We've done this by partnering with our attorneys, training them on how legal plans work, monitoring feedback and adding attorneys where employees need them.

Having a large attorney network means your employees can be confident they'll get legal help how they want it — in person, over the phone or online. We don't require that employees work with certain attorneys, restrict them to phone calls only or put time limits on their legal matters. We want your employees to be comfortable with the attorney they work with; that's why we allow them to choose an attorney from our network or choose one outside of it.¹

And with 98% of attorneys in our network providing service to employees annually, we know that our attorneys value this relationship and the business we bring to them — resulting in a better experience for your employees.

The cost of counsel

Employees without access to a legal plan can easily spend an average of **\$391 per hour for legal counsel**, more than the fee for a full year of our legal plan.²

Employees can use our website to easily find attorneys near them. In fact, **93% of members** live within 10 miles of a network attorney.

What sets our attorney network apart:



Selection process

Attorneys in our network must have graduated from an accredited law school and hold a valid state license. The managing attorney of the firm must have at least eight years of experience (although 25 years of experience is the network average), and the firm must confirm they routinely handle all or many of the case types covered by our legal plan.



Training and customer service

The firms we select are given extensive training on all service standards. They're also continuously evaluated on their responsiveness to calls, commitment to clients and professionalism.



Attorney performance monitoring

Attorney performance is monitored by our staff on an ongoing basis through random case file audits, regular communication, site visits, client feedback and plan member surveys. We also monitor member feedback and perform regular recredentialing of participating law firms which includes verification of malpractice insurance and more.

Diversity in our attorney network

Access to a group legal plan can go a long way in bridging the representation gap for marginalized groups — especially when our attorney demographics reflect the members we serve. Our network represents a diverse professional group and is on par with national averages for diversity of attorneys.³ That said, our DEI strategy doesn't stop with meeting thresholds. DEI requires long-term commitment and a passion for improvement, and we will continue to evolve our understanding and integration of DEI beyond numbers.

1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Your employees 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.

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. National Association for Law Placement, Inc. "Report on Diversity in U.S. Law Firms." 2019.

An exceptional service experience

We pride ourselves on high-quality customer service. From our call center representatives to our online experience, we strive to provide easy access to quality legal help for your employees. Our best-in-class website leverages the latest in cloud computing technology to provide a flexible, scalable solution that will continue to grow and evolve with employee needs.

We also give employees options in how they work with us and provide assistance for anyone who needs help understanding their coverages or finding an attorney.

And, when a member uses a network attorney for a covered matter, they never have to handle any bills or paperwork.



Net Promoter Score¹

Some features of our service:

- Members can use the online site to get the legal help they want, or get assistance from our Client Service Center
- Proven process to help employees find a network attorney for covered legal services
- Award-winning Client Service Center regularly recognized for providing high-quality customer services
- Our digital capabilities that make it easy for anyone to create wills, living wills, powers of attorney and home probate avoidance documents (transfer on death deed or revocable living trust) online in as little as 15 minutes without having to leave their home

Ensuring quality for our members

Our focus is our plan members. We pride ourselves on being flexible and responding to customer needs. We take action on feedback we receive from our members and work to resolve any issues quickly. Plan members can also easily access information on their coverages and our attorneys online. And, if they have questions, they can call our Client Service Center to speak directly with one of our representatives.

Service Guarantee

If an employee ever believes that we've fallen short of our commitment to provide access to quality legal help, they can contact our Client Service Center at 800-821-6400 or send an email to clientinquiry@legalplans.com to let us know. We will work hard to fix the problem.²

Going Above and Beyond

We're honored to be recognized for our efforts. Most recently:

We're committed to ensuring our employees represent our diverse member population.

More than 50 percent of our call center staffers are from diverse backgrounds.



1. Digital Estate Planning Net Promoter Score as of Q1 2021.
2. Our Service Guarantee is only for employee-paid plans.

Boost employee usage of the Legal Plan through targeted multi-channel communications

We deliver the people, processes and tools that minimize administrative responsibilities. Whether it's a routine question or a complex inquiry, a dedicated Account Manager guides each customer through a simplified implementation process. The implementation process for new customers standardly takes 8-12 weeks. Additionally, single points of contact are accountable for ensuring engagement at key milestones and expectations are managed.

We collaborate with clients to deliver a multi-prong communications strategy to help employees make informed decisions about opting into the Legal Plan. We believe that a Legal Plan brings tremendous value to people and want to help others see that too.

Identify communication gaps	An array of communications	Open enrollment support	HR trainings
<p>We help identify missed opportunities to engage employees with messaging about the Legal Plan, such as partnering with business resource groups or presenting at benefit fairs.</p>	<p>Whether its email, videos, web banners, platform messages, or product overviews — we are interested in educating employees about why they need the plan, its benefits, and how the plan works.</p>	<p>The plan merges with existing enrollment channels. Also, as most employees expose themselves to risk by not making changes during annual enrollment, we want to show employees how the legal plan makes sense to include in their lives.</p>	<p>Empower your team to message the legal plan in a way that appeals to employees. This includes explaining the connection between the Legal Plan, DE&I, and employee wellness initiatives, and self-help and referral services for non-enrolled employees.</p>



Tailored enrollment strategy

We consult with you to design and execute a results-driven enrollment strategy. Our flexible solutions allow you to select the options that are the right fit for you and your employees — maximizing awareness, participation, and overall value in what you're offering.

We can easily adapt and integrate into an existing enrollment program. We make it easy to choose the right combination — ranging from end-to-end support to à la carte options.

Evaluate

We work with your team to identify what has worked well and what could be improved for communications, education, enrollment/application, and participation.

Build

We'll develop a solid enrollment/application processing strategy designed to create a high level of awareness and an exceptional experience for your employees.

Execute

We'll deploy our team of specialists to execute the agreed upon tactics; then, measure the campaign's success based upon the level of awareness and enrollment.

Communication drives engagement

More touchpoints will likely engage more employees.

4+

Ancillary touchpoints can significantly increase employee engagement

