



MetLife Legal Plans

About this session

- General session designed to familiarize you with the Legal Plan
- Specific questions (cost, covered matters, attorney network, etc.) should be addressed by our Client Service Center
- Our Client Service Center can be reached by phone or online Monday - Friday 8 am -8 pm EST:
 - 1-800-821-6400
 - www.members.legalplans.com
- This session is for general, informational purposes. We are not attorneys; the information presented is not legal advice



Why employees buy legal Plan protection



2

Major milestones. Everyday challenges. MetLife Legal Plans can help.


Home purchase


Adoption


Traffic tickets³


Identity theft


Prenuptial agreements


Eldercare matters


Pet liabilities


Personal property issues


Creditor negotiations


Civil litigation

3

40%

Legal Plan owners are healthier

Employees who have a legal plan through their employer are more likely to be holistically healthy – across physical, financial, mental, and social health.²

Why employees buy legal plan protection (cont.)



A nationwide network of over 18,000 experienced attorneys, with 148 firms, 218 offices, and 628 active attorneys in NC. Recruitment efforts are underway. To date, 270 recruitment kits have been mailed.

Having an attorney on your side isn't only for the rich and famous. MetLife Legal Plans makes accessing the legal support you need simple.



Confidential legal support for employees, spouses, and dependents



Guidance from attorneys conveniently available online, over the phone, and in person



No copays, deductibles, or claim forms when using a network attorney for a covered matter

5



MetLife Legal Plans are designed to fit your budget.

The annual cost of MetLife Legal Plans is less than a single one-hour consultation with an attorney.¹



Attorneys on your side

Our network represents a diverse professional group and is on par with national averages for diversity of attorneys.¹



Quality

All attorneys must meet a well-established selection criteria, complete training, and are subject to annual reviews.



Experience

Managing attorneys at network firms must have 5 years of experience and an expansive practice area. Attorneys in our network have an average of 25 years of experience.



Credibility

Our network is managed by licensed in-house attorneys who have a true understanding of law.



Reputation

A nationwide network of 18,000+ ensures employees will always have access wherever you are.



1. National Association for Law Placement, Inc. "Report on Diversity in U.S. Law Firms." 2023.
2. 2023 MetLife Legal Plans Legal Access Study.



Satisfaction with legal issues is **much higher** with legal representation:

77%

satisfaction when using an attorney vs

61%

satisfaction when not using an attorney²

Plan Design

Covered participants

- All active, permanent employees working 20 hours or more per week
- Dependents up to the age of 26 are covered.
- The employee's monthly payroll deduction covers services for the employee, his/her spouse (or domestic partner, if applicable), and dependents

Plan year commitment

- Employees must remain in the plan for one full benefit year unless they experience a qualifying life event (birth, marriage, divorce, etc.)
- All other requests follow the UNC exception process
- New employees enrolling in the legal plan outside of the UNC's regularly scheduled open enrollment period remain in the plan for the remainder of the benefit year in which they enroll.

What's Covered

The legal plan for University of North Carolina System provides 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.

Money Matters	- Debt Collection Defense - Identity Theft Defense - Identity Restoration¹	- Negotiations with Creditors - Personal Bankruptcy - Promissory Notes	- Tax Audit Representation - Tax Collection Defense	\$13.66 per month for the Legal Plan +8 hours of network attorney time and services per year for any non-covered matter⁴
Home & Real Estate	- Boundary & Title Disputes - Deeds - Eviction Defense - Foreclosure	- Home Equity Loans - Mortgages - Property Tax Assessments - Refinancing of Home	- Sale or Purchase of Home - Security Deposit Assistance - Tenant Negotiations - Zoning Applications	
Estate Planning	- Codicils - Complex Wills - Healthcare Proxies	- Living Wills - Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	- Probate Proceedings - Revocable & Irrevocable Trusts - Simple Wills	
Family & Personal	- Adoption - Affidavits - Caregiving Support (Family First)² - Custody Order (8 hours) - Conservatorship - Demand Letters - Divorce, Dissolution and Annulment - Enforcement or Modification of Support Order	- Garnishment Defense - Guardianship - Immigration Assistance - Juvenile Court Defense, Including Criminal Matters - Name Change - Personal Property Protection - Prenuptial Agreement	- Protection from Domestic Violence - Reproductive Assistance Law³ - Review of ANY Personal Legal Document - School Hearings - Social Security Disability	
Civil Lawsuits	- Administrative Hearings - Civil Litigation Defense	- Disputes Over Consumer Goods & Services - Incompetency Defense	- Pet Liabilities - Small Claims Assistance	
Elder Care Issues	- Consultation & Document Review for your parents: - Deeds - Leases	- Medicaid - Medicare - Notes - Nursing Home Agreements	- Powers of Attorney - Prescription Plans - Wills	
Traffic & Other Matters	- Defense of Traffic Tickets - Driving Under the Influence Defense	- Driving Privileges Restoration - Habeas Corpus	- Misdemeanor Defense - Repossession	



1. Aura is a product of Aura Sub, LLC. Aura Sub, LLC. is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product. 2. This benefit provides the Participant and their family a highly-trained Care Team, provided by Family First, to navigate caregiving challenges. Family First is not a corporate affiliate of MetLife Legal Plans. 3. Surrogacy and reproductive assistance law vary by state. 4. No more than a combined maximum total of 8 hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.

Plan Design Exclusions

No service, including consultations, will be provided for:

- employment-related matters, including company or statutory benefits
- matters involving the employer, MetLife and affiliates and plan attorneys
- 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
- appeals and class actions
- farm and business matters, including rental issues when the participant is the landlord
- patent, trademark and copyright matters
- filing fees, costs and fines
- frivolous or unethical matters
- 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.

UNC Enrollment Dates: 10/12-10/30

- Employees can enroll in the UNC Legal Plan through Empyrean except UNC-Health at:
<https://myapps.northcarolina.edu/hr/benefits-leave/health-and-welfare-benefits/health-benefits-enrollment/>



Welcome Communications

When employees enroll, here's what to expect:



Protection at every step with MetLife Legal Plans

Make the most of your legal plan benefit this year.

Dear Member,

Welcome to MetLife Legal Plans! Thank you for enrolling in MetLife Legal Plans and welcome aboard! Your plan provides access to a network of experienced attorneys nationwide. You can meet with an attorney in person or over the phone. You can create and finalize legal documents online. There are no copays, deductibles, wait periods, or claims forms when you use a network attorney for a covered matter.

Getting started

To see your coverages, our attorney network or complete your estate plan online, create an account using a preferred email and password of your choice at members.legalplans.com.

After you create an account or contact our Client Service Center, you'll use your email or **Eligibility ID** on our website to make an appointment with a network attorney.

When you need an attorney, here's what to do:



- 1 Find an attorney**
Log into members.legalplans.com to select your legal matter.
 - You will be guided to our attorney locator to find an attorney.
 - Or simply call us, and our team can find you an attorney.
- 2 Make an appointment**
 - Call the attorney you select and schedule a time to talk or meet.
 - The attorney will use your email or Eligibility ID to verify coverage.
- 3 That's it!** No extra paperwork for any in-network covered matter.

You'll have all the help you're looking for from our experienced legal plan service team, network of attorneys and variety of online resources.

- **Award-winning customer service** from our experienced service team¹
- **Flexibility** to choose an attorney from our network or use an attorney outside of our network²
- **24/7 access** to use our attorney locator and send questions to our Law Firm E-Panel
- Access to **digital estate planning** to create wills, living wills and powers of attorney all online³





We are here to help

You can reach us at **800-821-6400**, Monday through Friday, 8:00 a.m. to 8:00 p.m., ET.

Thank you for being a MetLife Legal Plans member!

MetLife Legal Plans makes it easy for you to get the legal help you need.

[CREATE AN ACCOUNT](#)



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Getting started

To see your coverages, our attorney network or complete your estate plan online, create an account using a preferred email and password of your choice at members.legalplans.com.

After you create an account or contact our Client Service Center, you'll use your email or **Eligibility ID** on our website to make an appointment with a network attorney.

When you need an attorney, here's what to do:



- 1 Find an attorney**
Log into members.legalplans.com to select your legal matter.
 - You will be guided to our attorney locator to find an attorney.
 - Or simply call us, and our team can find you an attorney.
- 2 Make an appointment**
 - Call the attorney you select and schedule a time to talk or meet.
 - The attorney will use your email or Eligibility ID to verify coverage.
- 3 That's it!** No extra paperwork for any in-network covered matter.

You'll have all the help you're looking for from our experienced legal plan service team, network of attorneys and variety of online resources.

- **Award-winning customer service** from our experienced service team¹
- **Flexibility** to choose an attorney from our network or use an attorney outside of our network²
- **24/7 access** to use our attorney locator and send questions today.



Accessing legal help

Multi-channel and easy access to your legal plan



Client Service Center

The Client Service Center handles all your legal plan needs. Call or chat online to learn about your coverage, find and schedule with your attorney, and more.



24/7 digital experience

Access our online platform to search for an attorney and review coverages.



Ask an attorney

Email a legal question to our expert panel and receive a response from an attorney within 48 hours.



Ask Lexi

Our online chat resource, "Ask Lexi," can provide articles and resources based on your inquiries, 24/7.

Additional online features

Attorney filters

Members can select a firm based on identity attributes such as **minority, veteran, or minority-owned**. **Years of experience and international licenses** are also available.

Dependent access

Give spouses and dependents online access **to view the attorney network, access self-help documents, and more.**

Digital Estate Planning

Create wills, living wills, and powers of attorney online in **as little as 15 minutes.**

Self-Help Library

Access 1,700+ documents so you can help yourself when you don't necessarily need a lawyer.

We meet employees where they are and make it easy to get the help they need

1

Start online

- Create an account at members.legalplans.com
- View coverages
- Locate a local attorney or search by attorney specialty or demographics like gender, languages spoken, and more

2

Get legal help

- Complete estate planning online
- Review self-help documents
- Submit a question via Ask an Attorney

3

Contact us

- Award-winning Client Service Center can provide attorney names or schedule an appointment directly
- Call Center is open Monday—Friday, 8:00 a.m. to 8:00 p.m., ET
- Online chat

No bills, claims, or paperwork when using a network attorney.

All billing is handled between MetLife Legal Plans and the attorney.

What to expect when meeting with an attorney

1

You shouldn't need to bring anything to your appointment unless the attorney requests it.

2

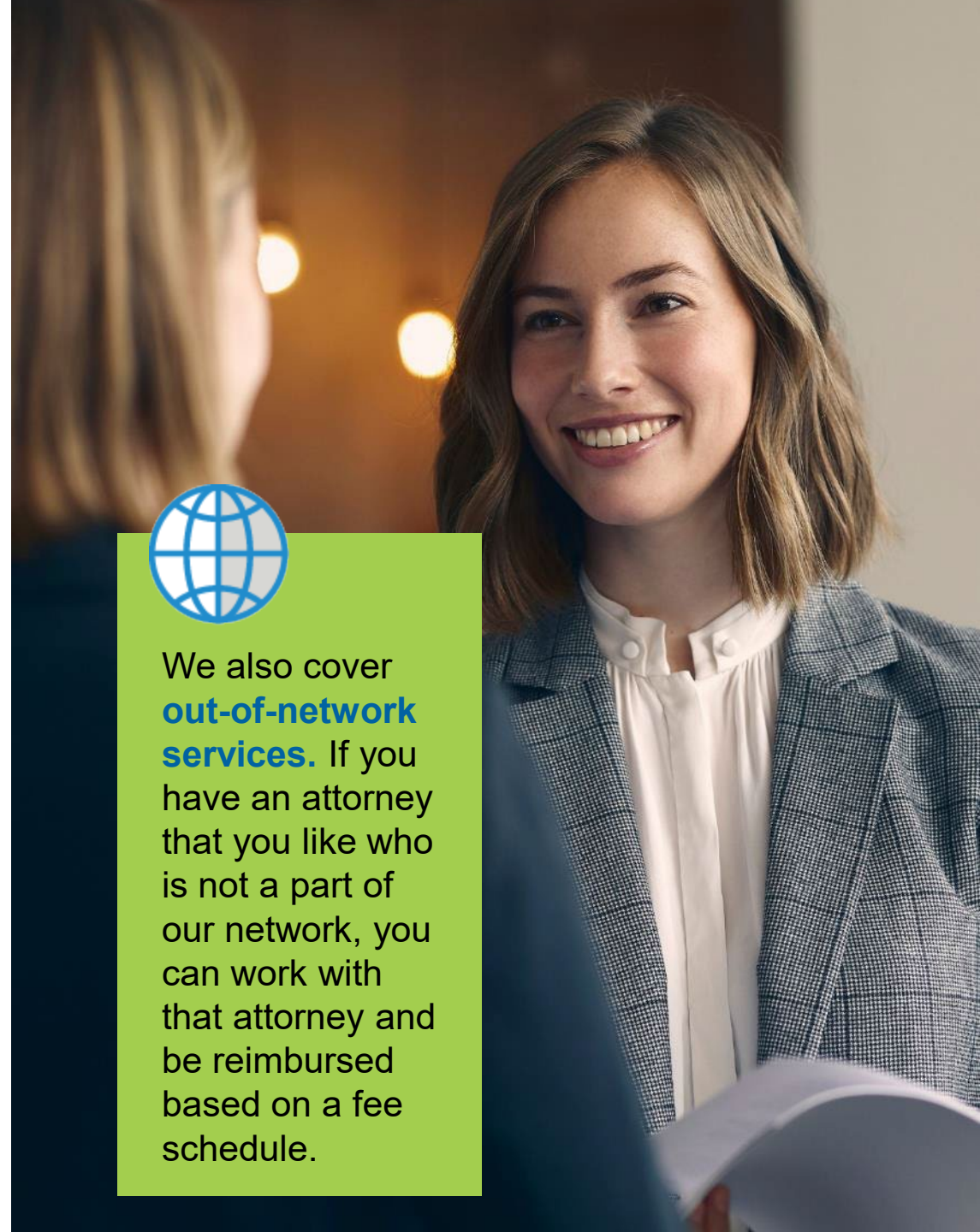
An attorney will discuss your legal issue (either over the phone or in person) and recommend a course of action.

3

During the meeting you may want to ask questions related to how the attorney will work with you.



We also cover **out-of-network services**. If you have an attorney that you like who is not a part of our network, you can work with that attorney and be reimbursed based on a fee schedule.



Portability

Terminating or retiring enrollees can port coverage with our individual plans and maintain access to the legal assistance benefit.

- **Digital Enrollment:** Terminating employees can complete enrollment seamlessly through a fully digital experience.
- **Two Standardized Plan Designs:** The offering includes two new plan designs, premium and standard. Both plans provide access to the same network of attorneys as the group plan and contain many of the same coverages the employee has through their group plan, though not identical.
- **Monthly Premium Payments:** Individuals can make convenient monthly premium payments through ACH deductions.
- **Flexible Enrollment Period and Renewal:** Employees can now enroll at any point after their group coverage ends and renew their coverage each year.
- **Eligibility:** All employees will be eligible to enroll in individual portability except for those who live in California, Maine and Hawaii. Those members are still eligible for our legacy standard portability offering and will be directed to our client service center.



Real member's story¹

How legal support gave Jenna¹ and her family comfort during a time of massive change

Situation:

Jenna and her husband need to complete their estate planning.

1

After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their child.

2

She also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.

3

Jenna saved a substantial amount of money on will prep and document review, as well as assistance for her father through our legal plan.

4

She was glad that she had expert legal guidance to give her peace of mind for her child's future.

Testimonials are applicable to the individuals quoted. Your actual experience and results may differ. No one has been compensated for any testimonials. Photos do not represent actual MetLife customers.

1. Names have been changed to maintain anonymity.



Real member's story¹

Here's how legal support assisted Steve¹ when his daughter made a common mistake.

Situation:

Steve's daughter gets a traffic ticket

1

The situation was urgent when Steve's daughter, who lived on campus in another state, forgot her court appearance date for a traffic ticket.

2

Steve used his Legal Plan to get an attorney on the case within 24 hours.

3

The attorney even appeared in court on his daughter's behalf.

4

Steve felt relieved knowing that an attorney could handle the matter.

Testimonials are applicable to the individuals quoted. Your actual experience and results may differ. No one has been compensated for any testimonials. Photos do not represent actual MetLife customers.

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Thank you!

Disclosures

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, 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) filing fees, 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.