

Benefit Definitions & Reimbursements

Advice and Consultation	In-Network	Out-of-Network
<p>Office Consultation: This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The plan attorney will explain the participant's rights, point out his or her options and recommend a course of action. The plan attorney will identify any further coverage available under the plan, and will undertake representation if the participant so requests. If representation is covered by the plan, the participant will not be charged for the plan attorney's services. If representation is recommended, but is not covered by the plan, the plan attorney will provide a written fee statement in advance. The participant may choose whether to retain the plan attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a participant may use this service, although it is not intended to provide the participant with continuing access to a plan attorney in order to undertake his or her own representation.</p>	Fully Covered	\$70
<p>Telephone Advice (see Office Consultation definition)</p>	Fully Covered	\$70
Consumer Protection Matters	In-Network	Out-of-Network
<p>Consumer Protection Matters: This service covers the participant as plaintiff for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.</p>		
<ul style="list-style-type: none"> • Correspondence and Negotiation 	Fully Covered	\$500
<ul style="list-style-type: none"> • Filing of Suit, Ending in Settlement or Judgment 	Fully Covered	\$2,000
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Personal Property Protection: This service covers counseling the participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.</p>	Fully Covered	\$125
<p>Small Claims Assistance: This service covers counseling the participant on prosecuting a small claims action; helping the participant prepare documents; advising the participant on evidence, documentation and witnesses; and preparing the participant for trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>	Fully Covered	\$200
Defense of Civil Lawsuits	In-Network	Out-of-Network
<p>Administrative Hearing Representation: This service covers participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse government action. It does not apply where services are available or are being provided by virtue of a homeowner or vehicle insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Contested Hearings Ending in Settlement or Judgment 	Fully Covered	\$1,800
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Civil Litigation Defense: This service covers the participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counter, third party or cross claims.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$650
<ul style="list-style-type: none"> • Filing Answer, Litigation Ending in Settlement or Judgment 	Fully Covered	\$2,000
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000

Benefit Definitions & Reimbursements (Continued)

Defense of Civil Lawsuits (continued)	In-Network	Out-of-Network
Incompetency Defense: This service covers the participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the participant incompetent.		
• Negotiation and Settlement	Fully Covered	\$500
• Trial	Fully Covered	\$1,800
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
Document Preparation and Review	In-Network	Out-of-Network
Affidavits: This service covers preparation of any affidavit in which the participant is the person making the statement.	Fully Covered	\$75
Deeds: This service covers the preparation of any deed for which the participant is either the grantor or grantee.	Fully Covered	\$100
Demand Letters: This service covers the preparation of letters that demand money, property or some other property interest of the participant, except an interest that is an excluded service. It also covers mailing them to the addressee, and forwarding and explaining any response to the participant.	Fully Covered	\$75
Document Review: This service covers the review of any personal legal document of the participant, such as letters, leases or purchase agreements.	Fully Covered	\$100
Elder Law Matters: This service covers counseling the participant over the phone or in the office on any personal issues relating to the participant's parents as they affect the participant. The service includes reviewing documents of the parents to advise the participant on the effect on the participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the participant is either the grantor or grantee, and preparing promissory notes involving the parents when the participant is the payor or payee.	Fully Covered	\$140
Mortgages: This service covers the preparation of any mortgage or deed of trust for which the participant is the mortgagor.	Fully Covered	\$70
Promissory Notes: This service covers the preparation of any promissory note for which the participant is the payor or payee.	Fully Covered	\$70
Estate Planning Documents	In-Network	Out-of-Network
Living Wills: This service covers the preparation of a living will for the participant.		
• Individual	Fully Covered	\$75
• Member and Spouse	Fully Covered	\$80
Powers of Attorney: This service covers the preparation of any power of attorney when the participant is granting the power.		
• Individual	Fully Covered	\$65
• Member and Spouse	Fully Covered	\$75
Trusts: This service covers the preparation of revocable and irrevocable living trusts for the participant. It does not include tax planning or services associated with funding the trust after it is created.		
• Individual	Fully Covered	\$325
• Member and Spouse	Fully Covered	\$450
Wills and Codicils (Including Simple Support Trust for Minor Children): This service covers the preparation of a simple or complex will for the participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.		
• Individual	Fully Covered	\$150
• Member and Spouse	Fully Covered	\$200

Benefit Definitions & Reimbursements (Continued)

Family Law	In-Network	Out-of-Network
<p>Adoption and Legitimization: This service covers all legal services and court work in a state or federal court for an adoption for the plan member and spouse. Legitimization of a child for the plan member and spouse, including reformation of a birth certificate, is also covered.</p>		
<ul style="list-style-type: none"> • Uncontested 	Fully Covered	\$650
<ul style="list-style-type: none"> • Contested 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Guardianship or Conservatorship: This service covers establishing a guardianship or conservatorship over a person and his or her estate when the plan member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.</p>		
<ul style="list-style-type: none"> • Uncontested 	Fully Covered	\$650
<ul style="list-style-type: none"> • Contested 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Name Change: This service covers the participant for all necessary pleadings and court hearings for a legal name change.</p>	Fully Covered	\$400
<p>Prenuptial Agreement: This service covers representation of the participant and includes the negotiation, preparation, review and execution of a prenuptial agreement between the participant and his or her fiancé/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation.</p>	Fully Covered	\$750
<p>Protection from Domestic Violence: This service covers the participant only, not the spouse or dependents, as the victim of domestic violence. It provides the participant with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action or representation for the offender.</p>	Fully Covered	\$425
Financial Matters	In-Network	Out-of-Network
<p>Debt Collection Defense: This benefit provides participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims, bankruptcy, any action arising out of family law matters including support and post decree issues or any matter where the creditor is affiliated with the sponsor or employer.</p>		
<p>Debt Collection Defense (Consumer Debts)</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$350
<ul style="list-style-type: none"> • Negotiation and Settlement after Complaint and Answer Filed 	Fully Covered	\$600
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,050
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Debt Collection Defense (Foreclosures)</p>		
<ul style="list-style-type: none"> • Negotiation 	Fully Covered	\$500
<ul style="list-style-type: none"> • Complaint and Answer Filed, Settlement Negotiations 	Fully Covered	\$850
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000

Benefit Definitions & Reimbursements (Continued)

Financial Matters (continued)	In-Network	Out-of-Network
<p>Identity Theft Defense: This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims, bankruptcy, any action arising out of family law matters, including support and post-decree matters or any matter where the creditor is affiliated with the sponsor or employer.</p>	Fully Covered	\$250
<p>Personal Bankruptcy or Wage Earner Plan: This service covers the Participant and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or wage earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the sponsor or employer, even if the Participant or spouse chooses to reaffirm that specific debt.</p>		
<ul style="list-style-type: none"> • Chapter 7 Individual or Member/Spouse 	Fully Covered	\$850
<ul style="list-style-type: none"> • Chapter 13 Individual or Member/Spouse 	Fully Covered	\$1,400
<p>Tax Audit Representation: This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return, negotiating with the agency, advising the participant on necessary documentation, and attending an IRS or a state or local taxing authority audit. This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant, or the preparation of any tax returns.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Audit Hearing 	Fully Covered	\$1,200
Immigration	In-Network	Out-of-Network
<p>Immigration Assistance: This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the participant prepare for hearings.</p>	Fully Covered	\$500
Juvenile Matters	In-Network	Out-of-Network
<p>Juvenile Court Defense: This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participants and the dependent child. In that event, this service provides an attorney for the plan member only, including services for parental responsibility.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,200
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
Personal Injury	In-Network	Out-of-Network
<p>Personal Injury (25% Network Maximum): Subject to applicable law and court rules, plan attorneys will handle personal injury matters (where the participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the participant's responsibility to pay this fee and all costs.</p>		

Benefit Definitions & Reimbursements (Continued)

Probate	In-Network	Out-of-Network
<p>Probate (10% Network Reduced Fee): Subject to applicable law and court rules, plan attorneys will handle probate matters at a fee of 10% less than the plan attorney's normal fee. It is the participant's responsibility to pay this reduced fee and all costs.</p>		
Real Estate Matters	In-Network	Out-of-Network
<p>Boundary or Title Disputes: This service provides representation for the Participant in disputes concerning boundary or real property title disputes involving his or her residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Eviction and Tenant Problems: This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.</p>		
<ul style="list-style-type: none"> • Correspondence and Negotiations 	Fully Covered	\$280
<ul style="list-style-type: none"> • Eviction Trial Defense 	Fully Covered	\$840
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Home Equity Loan: This service covers the review or preparation of a home equity loan on the Participant's primary, second or vacation home.</p>	Fully Covered	\$350
<p>Property Tax Assessments: This service covers the Participant for review and advice on a property tax assessment on the Participant's residence. It also includes filing the paperwork, gathering the evidence, negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$270
<ul style="list-style-type: none"> • File Request for Hearing with Attendance at Hearing 	Fully Covered	\$620
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Refinancing of Home: This service provides the Covered Person with counsel in the refinancing of or obtaining a home equity loan on the Covered Person's primary or secondary residence. It includes the review or preparation of all relevant documents, including the mortgage, deed, and documents pertaining to title, insurance, recordation and taxation. It does not include: services provided by an attorney representing a lending institution or title company; the sale or purchase of a home; or the refinancing of or obtaining a home equity loan on: rental property; or property held for business or investment.</p>	Fully Covered	\$350
<p>Sale or Purchase of Home: This service provides the Covered Person with counsel for the purchase and sale of the Covered Person's primary or secondary residence or of vacant property to be used for building a primary or secondary residence. It includes the review or preparation of all relevant documents, including the construction documents for a new home, purchase agreement, mortgage, deed and documents pertaining to title, insurance, recordation, and taxation. The service also includes attendance of a Plan Attorney at closing in cities where it is the custom to do so. It does not include: services provided by an attorney representing a lending institution or title company; refinancing a home; home equity loans; or the sale or purchase of: rental property; or property held for business or investment.</p>	Fully Covered	\$500

Benefit Definitions & Reimbursements (Continued)

Real Estate Matters (continued)	In-Network	Out-of-Network
Security Deposit Assistance: This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Participant for the small claims trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
• Demand Letter/Negotiations	Fully Covered	\$250
• Counseling on Preparing Small Claims Complaint and Trial Preparation	Fully Covered	\$150
Zoning Applications: This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.		
• Preparation of Documentation	Fully Covered	\$250
• Documentation/Attending Hearing	Fully Covered	\$500
Traffic Offenses	In-Network	Out-of-Network
Restoration of Driving Privileges: This service covers the Participant with representation in proceedings to restore the participant's driving license.	Fully Covered	\$385
Traffic Ticket Defense (No DUI): This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under the influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.		
• Plea or Trial at Court	Fully Covered	\$250
• Plea or Trial at Court for serious moving violations resulting in jail time or license suspension	Fully Covered	\$500
• Plus Trial Supplement for Out-of-Network Service*		\$100,000

* Trial Supplement — In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.

Exclusions: No service, including advice and 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 listed above.

Today's benefits environment is filled with significant challenges due to rising health care costs. These challenges, coupled with meeting the benefits needs of an increasingly diverse, multi-generational workforce are driving employers to re-evaluate their benefits strategy and investment.

Voluntary benefits can effectively help address today's challenges because they provide a cost effective solution that can help optimize an overall benefits program. Additionally, they provide employees the access and choice they need to fill financial gaps and meet individual protection needs.

With MetLife's broad product suite, flexible coverage options and proven expertise, you have the advantage you need to build benefits solutions in a simple, cost-effective and hassle-free way.

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