

# Benefits that makes cents.

Promoting financial wellness with a legal plan.



One of the many benefits of a legal plan is versatility. Plan coverages are so diverse that, ultimately:

- **67%** of employees who enroll in a group legal plan feel financially healthy vs. 52% of those who do not have a legal plan.<sup>1</sup>

Those who enroll in a legal plan benefit are:

- **36%** more likely to feel on-track to achieve their financial goals<sup>1</sup>
- **27%** more likely to feel in control of their finances<sup>1</sup>

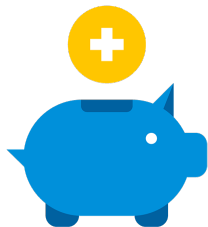
The statistics aren't that surprising. After all, many financial issues — such as debt collection and tax audits — are also legal issues and legal assistance to manage those issues can cost you a great deal of money. This financial stress can affect your home life and may have a negative impact on your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

## Consider this scenario: not an actual member testimonial<sup>4</sup>

*The network attorney from MetLife Legal Plans helped assist with member's financial problems at a reduced out-of-pocket expense.*



### Cost savings



Example of covered services	Without a legal plan <sup>2</sup>	With a legal plan <sup>3</sup>
Home refinancing	\$3,128	\$0 out of pocket
Credit card debt	\$782	\$0 out of pocket
Tax audit representation	\$3,128	\$0 out of pocket
<b>Total cost</b>	<b>\$7,038</b>	<b>\$240 per year</b>

**Potential savings**

**\$6,798**

With over 18,000 attorneys on your side, MetLife Legal Plans may 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.

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

**Questions? Call our Client Service Center  
1-800-821-6400**

1. 2023 MetLife Legal Plans legal access research.
2. Example based on the average amount of hours it would take, using the average hourly rate of \$391 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. Photo and testimonial are for illustrative purposes only and are not actual MetLife members or participants.

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. 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.