New MetLife Legal Coverage!
Why a legal plan matters now more than ever

**Protection**
62% of working adults experience a legal issue over the course of three years¹

**Cost Savings**
The average hourly rate to see an attorney is $391², compared to $252 a year for the legal plan

**Increases Peace of Mind**
Your whole family is covered for legal issues that arise.

1. CARAVAN survey conducted on behalf of MetLife Legal Plans, January 2020
### Money Matters
- Debt Collection Defense
- Identity Restoration
- Identity Theft Defense
- Negotiations with Creditors
- Personal Bankruptcy
- Promissory Notes
- Tax Audit Representation
- Tax Collection Defense

### Civil Lawsuits
- Administrative Hearing
- Civil Litigation Defense
- Disputes Over Consumer Goods & Services
- Incompetency Defense
- Pet Liabilities
- Small Claims Assistance

### Family Law
- Adoption
- Affidavits
- Change or Establishment of Custody Order
- Conservatorship
- Demand Letters
- Divorce, Dissolution and Annulment
- Enforcement/Modification of Support Order
- Garnishment Defense
- Guardianship
- Immigration Assistance
- Juvenile Court Defense, including Criminal Matters
- Name Change
- Parental Responsibility Matters
- Personal Property Issues
- Prenuptial Agreement
- Protection from Domestic Violence
- Reproductive Assistance Law (20 Hours)
- Review of ANY Personal or Legal Document
- School Hearings

### Real Estate Matters
- Boundary & Title Disputes
- Deeds
- Eviction Defense
- Foreclosure
- Mortgages
- Property Tax Assessments
- Refinancing & Home Equity Loan
- Sale or Purchase of Home
- Security Deposit Assistance
- Tenant Negotiations
- Zoning Applications

### Traffic Matters
- Defense of Traffic Tickets (does not include DUI)
- Repossession

### Wills and Estate Matters
- Codicils
- Complex Wills
- Healthcare Proxies
- Living Wills
- Powers of Attorney (Healthcare, Financial, Childcare, Immigration)
- Probate
- Revocable & Irrevocable Trusts
- Simple Wills

### Discounted Services
- Personal Injury (25% Network Maximum)

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Providing the legal help parents need

Covered services for up to 8 parents, parents-in-law, and grandparents through Plus Parents

Money Matters
- Identify Restoration
- Promissory Notes

Home and Real Estate
- Deeds
- Leases
- Mortgages

Family and Personal
Review of ANY Personal:
- Legal Documents
- Demand Letters
- Affidavits

Estate Planning Documents
- Codicils
- Complex Wills
- Healthcare Proxies
- Living Wills
- Powers of Attorney (Healthcare, Financial, Childcare, immigration)
- Simple Wills

Elder Care Issues
- Medicaid
- Medicare
- Notes
- Nursing Home Agreements
- Prescription Plans
New caregiving solution through family first

Champions employees by providing exceptionally personalized caregiving solutions, when they need it, from experts who get it.¹

- Expert, accredited Care Team
- Clinical, Holistic Solutions
- Harvard Trained Physicians
- Leading EMR Platform to identify caregiving gaps and ensure right care
- 30 years experience handling acute
to complex caregiving challenges

How it works

Single Point of Contact
A Family First Expert makes it easy to access and communicate with a dedicated care team

Medical Records
Access to loved one’s medical records means Family First can coordinate care across providers to help ensure better outcomes.

Intelligence Engine
Data gathered through medical, socio-economic, demographic and consumer information means solutions personalized for the individual employee.

Expert caregiving solution

76% improvement in care²

1. Family First is not a corporate affiliate of MetLife Legal Plans.
2. The “76% improvement in care” refers to Family First’s findings across company cases.
Digital estate planning services

While you can’t predict life outcomes, you can help prepare for them with Digital Estate Planning

*MetLife’s 2020 Premature Death Study.

While 76% of Americans surveyed acknowledge a Will is important, only 30% have one in place.*

The top reason for not creating a will was, “haven’t gotten to it yet.”.*

*MetLife’s 2020 Premature Death Study.
Enrollment

Faculty and staff can enroll upon hire, Qualifying Life Event (QLE), or during Open Enrollment by making an election in CUBES.
Dear FIRST,

Welcome to MetLife Legal Plans!

What you need to do

Create an Account

To see your coverages, our attorney network or complete your estate planning, you will create an account using an email and password of your choice at members.legalplans.com. When you’re ready to contact an attorney, we’ve made it easy for you, here’s what to do:

1. Find an attorney

   Log into members.legalplans.com and choose the legal matter you need help with. From there, you’ll be guided to our attorney locator to find an attorney. Or, give us a call and we can help you find an attorney.

2. Make an appointment

   Call the attorney you select and schedule a time to talk or meet.

3. That’s it!

   There are no copays, deductibles or claims forms when you use a network attorney for a covered matter.

That’s it!

We’re here to help

You can reach us at 800.821.6400 with any questions you may have Monday through Friday from 8:00 am to 8:00 pm (ET).

Thank you for being a MetLife Legal Plans member!

1. Award-winning customer service from our experienced service team
2. Flexibility to choose an attorney from our network or use an attorney outside of our network
3. 24/7 access to use our attorney locator and send questions to our Law Firm E-Panel
4. Access to digital estate planning to create wills, living wills and powers of attorney all online

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

2. You will be responsible to pay the difference, if any, between the plan’s payment and the out-of-network attorney’s charge for services.

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. For complete details of the coverage, call or write the company.
More ways to connect with an attorney

MetLife Legal Plans makes it easy to access our attorney network. You can take control of your legal experience via phone, chat, email, and online.

Multi-channel and easy access to your legal plan

**Client Service Center**
The Client Service Center handles all your legal plan needs. Call to learn about your coverage, find and schedule with your attorney, ask questions about how to use the plan, and more.

**24/7 digital experience**
Access our online platform to search for an attorney and review coverages.

**Law Firm E-Panel**
Email a legal question to our expert panel and receive a response from an attorney within 48 hours.

**Online chat**
Use our live chat feature to ask questions regarding finding an attorney, plan coverage, and more.

Additional online features

**Attorney filters**
Members can select a firm based on identity attributes such as minority, veteran, or LGBTQ+ 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.
Online experience that provides choice and flexibility

We make it easy for you to get the help you need

Simple and Streamlined Experience

Simple, secure log in
- Use an email and password to access your account
- Manage dependent accounts

Get detailed information on what your plan covers

Find the right network attorney for your legal matter
- Provide Legal Plans account email or Eligibility ID to attorney to confirm coverage.
Quality attorneys at your side and ready to help

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

Expert support from attorneys you can rely on.

<table>
<thead>
<tr>
<th>Quality</th>
<th>Experience</th>
<th>Credibility</th>
<th>Access</th>
</tr>
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<tbody>
<tr>
<td>All attorneys must meet well-established selection criteria, complete training, and have annual reviews in place for strict quality control.</td>
<td>Managing attorneys at our firms are required to have been in practice for a minimum of 8 years and have expansive range of practice area.</td>
<td>Our network is managed by attorneys who have a true understanding of law. They are closely monitored and evaluated on their performance.</td>
<td>A nationwide network of 18,000+ ensures your employees will always have local access to high quality assistance.</td>
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Attorneys in our network have an average of 25 years of experience

Legal plan in action: caregivers

After years of procrastinating, Jenna and her husband established a will, which gave them comfort for the future of their 4-year-old. Jenna also had the attorney review documents from her father, which saved their family a lot of trouble when he passed away unexpectedly.¹

<table>
<thead>
<tr>
<th>Example covered services</th>
<th>Benefit amount</th>
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<tbody>
<tr>
<td>Wills for employee and spouse</td>
<td>$782</td>
</tr>
<tr>
<td>Document review</td>
<td>$782</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>$1,564</strong></td>
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<tr>
<td>Average cost of a legal year per year²</td>
<td>$252</td>
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<tr>
<td><strong>Potential Savings³</strong></td>
<td><strong>$1,312</strong></td>
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¹ For illustrative purposes only and not based on a true story.
² Rates may vary
³ Example based on the average amount of hours it would take, using the average hourly rate of $391 per hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
MetLife Contact Information for all Plans

• 1-800-GET-MET8 (1-800-438-6388) Monday through Friday 8:00 a.m. to 8:00 p.m. EST
• Or visit CUBES
• Effective 1/1/24, enrolled Faculty/Staff can access their plan details at mybenefits.metlife.com

For direct access to your enrolled Legal Plan, you can call 1-800-821-6400 Monday through Friday 8:00 a.m. to 8:00 p.m. EST or visit members.legalplans.com
Voluntary Benefits

Support your everyday needs and life events

Voluntary Benefits fill gaps in insurance with special rates and options. Eligible employees can enroll whether covered for other benefits through the University or somewhere else.

You can enroll in Auto, Home, and Pet insurance at any time.

Unless you are a New Hire, you can only enroll in Accident, Critical Illness, Hospital Incurrence, Identity Theft, Legal and Universal Life with long-term care insurance during specific Open Enrollment periods or if you experience a qualified life event.

2024 Open Enrollment: October 30 - November 17, 2023

Learn more

EXPLORE VOLUNTARY BENEFITS

Accident
Auto Insurance
Critical Illness
Legal Services
Continuation of Coverage

• If you wish to continue your legal plan benefit after retiring or terminating employment, we offer you the opportunity to remain enrolled through a Continuation of Coverage plan.

• The monthly rate and covered services for this plan are the same as your Columbia University plan. Please visit members.legalplans.com or call 800-821-6400 Monday through Friday 8:00 a.m. to 8:00 p.m., ET for plan details. You must enroll in this plan within 60 days of your last day of employment.

How to enroll:
1. Log in or create your MetLife Legal Plans account at members.legalplans.com.
2. Once you are logged into your MetLife Legal Plans account, go to your account menu and select 'Continue my Coverage'. Click the link to enroll.
3. Provide your credit card details. ACH debits or personal checks are not accepted.

Upon receipt of your enrollment, we will charge your credit card each month on the same date that you enrolled, or the next business banking day if that day falls on a weekend or holiday.

Continuation of Coverage enrollments will remain effective through the end of your former employer’s benefit plan year. The plan will automatically renew for additional 12-month terms each year unless you cancel Continuation of Coverage during the annual renewal period. You can cancel the plan by contacting us at 800-821-6400.

Count on us for an exceptional service experience.

1 We will contact you during the Continuation of Coverage renewal period and provide instruction for cancelling if you wish to do so. You can only cancel during the renewal period. Once you cancel this continuation of coverage plan, you cannot re-enroll unless you enroll in a plan offered by a different employer.

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