MetLife | Legal Plans

COLUMBIA UNIVERSITY IN THE CITY OF NEW YORK

Legal help that hits home

Share your coverage with Plus Parents.

Why is a MetLife Legal Plan right for me?

MetLife Legal Plans can help offer protection at every step with legal coverage to help with life's planned and unplanned events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With a legal plan, you get access to legal help for all of these issues and more.

What you need to know:

Q. How does the plan work?

A. Enroll in the MetLife Legal Plan at your new-hire enrollment or during Annual Enrollment. Upon your eligibility date, you can gain access to the benefits. The Legal Plan offers attorney consultation and representation for a wide range of legal issues. Access to over 18,000 attorneys who participate in our network nationwide and are available to schedule appointments with through our online systems, email, or by calling our Client Service Center. It's that simple.

You can speak to our network attorneys face to face or by phone, or you can submit questions online to our Law Firm E-Panel® — whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.You can also select an attorney outside of our network and be reimbursed according to a set fee schedule.[1]

Our network attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan — increasing your peace of mind that you've got an expert on your side, for as long as you need them.

Q. Can I get help finding the right attorney for my needs?

A. Yes, our Client Service Center representatives are here to help you find the right attorney for your legal matter, whoever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

Convenient and cost-effective access to legal help

Q. How are attorneys selected for the network? What are their qualifications?

A. Network attorneys have an average of 25 years of legal experience and agree to our Attorney Code of Excellence. They must have graduated from an accredited law school and maintain a valid state license. Attorneys must agree to provide superior customer service to all legal plan members.

We routinely monitor attorneys to ensure our members' needs are being met and we conduct a regular re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance and more.

Q. Whom do I contact if I have a problem with the legal plan or an attorney?

A. Send an email to **clientservice@legalplans.com** or call our Client Service Center at 800-821-6400, Monday through Friday, 8:00 a.m. to 8:00 p.m., ET when you have questions or concerns about our legal plan benefits, network attorneys or other matters involving the legal plan.

We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems, and will take immediate action to help resolve any issues that arise.

Q. Can I use the plan outside my state of residence? Is international coverage available?

A. We operate a national network of more than 18,000 network attorneys in all 50 states and most U.S. territories. Plan members traveling outside the U.S. may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule.

Q. Can I use an attorney who is not in the network?

A. Yes, if you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule.[1]

Q. Can I use an attorney more than once?

A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.

Q. How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have legal experts on your side for as long as you need them. You can find the exact cost for your plan in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. Are my spouse/domestic partner and family members also covered by my plan?

A. Most plans cover your spouse/domestic partner and dependent children; please see the details of your plan.

Q. Are claim forms required when using the legal plan?

A. No. When you use a network attorney, there is nothing for you to do. Plan services are covered in full, and billing is between us and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

Digital Estate Planning FAQs

Q. What documents can I complete through the digital estate planning solution?

A. Available estate plan documents include the following:

- **Last will and testament** – Leave property to loved ones and choose guardians for minor children.
- **Living will** – Plan for a medical emergency and select medical care preferences.
- **Durable financial power of attorney** – Choose someone to manage finances in case of an emergency.
- **Probate avoidance documents** – Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

Q. How do I create an estate plan?

A. You can create an estate plan by answering a few personal questions about yourself, your family and your assets. You will be guided through the process, providing the information needed to create the documents instantly, according to your wishes and the laws of your state.

You will have a chance to review the documents and change any of your wishes before signing. The process takes about 15 minutes from start to finish. You do not need to gather any documents before starting the process. You will be asked a few simple questions about your family and your assets to complete the documents according to your wishes.

More Digital Estate Planning FAQs

Q. Are documents stored online?

A. Yes, documents will be saved within your account and you can come back to access them at any time using your email and password.

Q. Will I still be able to see an attorney for estate planning?

A. Yes, you will still have access to our attorney network to work directly with an attorney on your estate plan. The digital estate planning solution is just another option to get the help you need.

Q. What if I do not have access to sign and notarize my documents online?

A. If you are in a state where video notary is not available, you simply need to print and sign your documents following the instructions on the cover page of each document.

Q. Where can I get access to a notary?

A. Notaries are widely available at most banks, UPS, and FedEx locations.

Q. How does the video notary[2] process work?

A. Members who live in a state where the video notary feature is available will be notified of live notary availability once they complete their documents. If a notary is not available at the time, the member will have the option to schedule online notary later.

Before you start the notary process you'll do a system and technology check to make sure that your video, speaker and microphone work properly. You will need to have your driver's license on hand as an image will be captured of both sides to confirm your identity.

During the notary process, you will need to be by yourself, in a location with no distractions, unless you are doing a joint will with your spouse, which requires that both individuals are present.

A typical notary session takes 30-45 minutes. A notary and two witnesses, that we provide, will be present. The session will be recorded and the notary will begin the process by explaining the documents and how the notarization will work. You must be physically located in the state you reside in at the time of the session.

At the end of the session, you will receive the documents electronically signed and generated with a notary seal.

Protection at every step

Create an account at **members.legalplans.com** or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.
2. Not available in all states.