

Legal Plans

Provides access to legal expertise for both expected and unexpected events.

Legal assistance for college-aged children



As a parent, you don't stop worrying about your child once he sets off for college or a new job. In fact, the worry may increase as your child heads out on his own. Maybe he will sign his first apartment lease, negotiate with a creditor or deal with a traffic violation.

Whatever the case may be, it helps to have knowledgeable legal professionals on your side. That's what MetLife Legal Plans is for. For a low monthly payroll deduction, you can be more comfortable knowing that you'll have trustworthy guidance and counseling on your side for a wide range of common legal matters your child may face.

The cost savings

Covered services	Without a legal plan	With a legal plan
Phone consultation	\$370	\$0 out of pocket
Drafting letter	\$370	\$0 out of pocket
Court appearance	\$1,924	\$0 out of pocket
Total	\$2,664¹	\$240 per year²
Potential savings		\$2,424

As you can see, even if you only use the legal plan once in a year, the plan could more than pay for itself.

MetLife Legal Plans also provides coverage for many other personal legal matters college-aged children may face — such as landlord issues, student loan debt and identity theft issues. For more information, visit info.legalplans.com or call 800.821.6400.

Count on us for an exceptional service experience.

Consider this real member story:³

“John received a notice in the mail that his daughter, who is away at college in another state, got a traffic camera ticket near campus. He found an attorney in the network near his daughter who she was able to contact to go over the situation and what her options were. The attorney was able to contact the city to contest the ticket and made a court appearance on her behalf to get the ticket dismissed since traffic camera tickets had been outlawed in the state.”

1. Prices based on the average amount of hours it would take, using the average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
2. Cost may vary. This cost is based on an average monthly rate for the MetLife legal plan of \$20.
3. Example based on real member feedback.

Group legal plans are provided by MetLife Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. 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) 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.

