

## Legal Plans

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

# Financial wellness assistance with a legal plan



A recent survey conducted by Harris Poll<sup>1</sup> reveals that group legal plans can have a positive impact on employee financial wellness.

The study shows that among those with access to a group legal plan:

- 82% of those enrolled in a legal plan say they worry less about unexpected financial issues
- 75% of employees who have a legal plan say they feel confident planning for today and the future

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

With over 17,500 attorneys on your side, MetLife Legal Plans can help you worry less about financial matters in your life. We assist our members with a variety of legal matters related to your finances including estate planning, credit card or student loan debt collection, tax audits, home refinancing and more.

### Here's an example of typical cost savings for a few common financial issues:

Covered services	Without a legal plan	With a legal plan
Home refinancing	\$1,850	\$0 out of pocket
Credit card debt	\$3,700	\$0 out of pocket
Tax audit representation	\$3,700	\$0 out of pocket
<b>Total</b>	<b>\$9,250<sup>2</sup></b>	<b>\$216 per year<sup>3</sup></b>
<b>Potential savings</b>		<b>\$9,034</b>

Approximately 85% of plan members decide to re-enroll each year.<sup>4</sup> Isn't it time you gave it a try? For more information, visit [info.legalplans.com](http://info.legalplans.com) or call 800.821.6400.

Count on us for an exceptional service experience.

### Consider this real member story:<sup>5</sup>

*"Prior to finding [a Network Attorney] I was drowning and MetLife Legal Plans was a life saver. I paid almost \$0 out of pocket and they helped me to gain my financial freedom again."*

1. Harris Poll on behalf of MetLife Legal Plans, 2018.
2. Example based on the average amount of hours it would take, using the average hourly rate of \$370 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Rates may vary. This cost is based on an average monthly rate of \$18.
4. MetLife Legal Plans internal data, 2020
5. Example based on real member feedback.

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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.

