



MetLife Legal Plans

Prepared for: University of Pittsburgh



Why is a legal plan so important?



Protection

54% of working adults experience a legal issue over the course of a year¹



Cost Savings

The average hourly rate to see an attorney is \$370, compared to \$17 a month for the legal plan²



Peace of Mind

Your whole family is covered for legal issues that arise



75%

of working adults with a legal plan said they feel confident planning for today and the future¹

Legal help when you need it

A legal plan offered through University of Pittsburgh. provides you and your family with expert legal assistance for covered matters at a low monthly rate — less than \$1 a day.



Unlimited access
to Network Attorneys for
covered legal matters



Top-quality attorneys
with an average of
25 years of experience



Advice and representation
nationwide, in person
or by phone

Quality attorneys are attracted to joining our network because referrals from satisfied plan members help them grow their practice.

Quality attorneys at your side and ready to help

Expert support from attorneys you can rely on



Quality

All attorneys must meet comprehensive, well established selection criteria, complete training, and have annual reviews in place for strict quality control.

Experience

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.

Credibility

Our network is managed by attorneys who have a true understanding of law. They are closely monitored and evaluated on their performance.

Access

A nationwide network of 17,500+ ensures your employees will always have local access to high quality assistance.

Attorneys in our network have an average of 25 years of experience

Expert legal guidance you can afford

Most commonly used legal services³

- 1. Powers of Attorney
- 2. Wills
- 3. Living Wills
- 4. Trusts
- 5. Deeds

Typical Attorney Costs for These Services ⁴		
\$370	\$740	
Powers of Attorney	Wills for Employee and Spouse	
\$370	\$1,850	\$740
Living Wills	Trusts	Deeds

\$370 National average cost per hour for legal counsel⁴

Covered Services

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Management Services² • Identity Theft Defense 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Divorce • Garnishment Defense • Guardianship 	<ul style="list-style-type: none"> • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: <ul style="list-style-type: none"> • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Vehicle & Driving	<ul style="list-style-type: none"> • Defense of Traffic Tickets³ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession
E-Services	<ul style="list-style-type: none"> • Attorney Locator • Financial Planning 	<ul style="list-style-type: none"> • Insurance Resources • Law Firm E-Panel 	<ul style="list-style-type: none"> • Self-Help Legal Documents

I want to protect my family...

A real-life example of the legal plan in action⁵

- Jenna and her husband felt it was well past time to set up a will to safeguard their 4-year-old daughter's future.
- Jenna had the attorney review documents from her dad — which saved their family considerable trouble when he passed away unexpectedly.⁷



Covered services	Without a legal plan	With the legal plan
Wills for employee and spouse	\$740	\$0 out of pocket
Document review	\$740	\$0 out of pocket
Total	\$1,480⁶	\$17.00 per month (these services and many more)

I want to care for my aging parents...

A real-life example of the legal plan in action⁵

- After reviewing a list of attorneys, Tina contacted one she could trust with her mother's estate.⁷
- The attorney was able to answer all her questions and Tina was delighted with her attorney's professionalism and expertise.



Covered services	Without a legal plan	With the legal plan
Document review	\$740	\$0 out of pocket
Attorney consultation	\$370	\$0 out of pocket
Total	\$1,110⁶	\$17.00 per month (these services and many more)

I want to buy a home...

A real-life example of the legal plan in action⁵

- Matt was selling his house and buying a new one in another state. He began facing challenges with the buyers of his old home as well as the new housebuilder.
- A Network Attorney was able to guide him through the entire process and make the move easier.



Covered services	Without a legal plan	With the legal plan
Sale of primary home	\$2,960	\$0 out of pocket
Deeds	\$740	\$0 out of pocket
Purchase of primary home	\$2,960	\$0 out of pocket
Total	\$6,660⁶	\$17.00 per month (these services and many more)

Get legal assistance easily



Easy to find an attorney

An experienced service team will match you with the right attorney — or choose one online or through the mobile app — and provide you with a case number.



Easy to make an appointment

Call the attorney you select, provide your case number, and schedule a time to talk or meet.

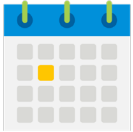


Easy from start to finish

That's it. There are no claim forms to fill out for covered matters when using a Network Attorney. Your attorney handles all the paperwork.

In addition to locating attorneys, our mobile app can help you see your coverage details, get a case number, and more.

Enroll at a special employee rate



Enrollment period – May 11 – 29, 2020



Monthly cost – \$17.00 (deducted from your paycheck)



Visit – info.legalplans.com and enter access code **9902703**

Sign up now or you'll need to wait until the next enrollment period.

Questions?



Call



1-800-GET-MET8
(1-800-438-6388)



Monday through Friday,
8 am – 8 pm, ET

**A Customer Service
Representative will be happy
to answer any questions.**

Footnotes and disclosures

1. MetLife research conducted by ORC International, July 2017.
2. \$370 per hour is based on the average hourly rate based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018). \$17 per month is the average cost for the legal plan.
3. MetLife Legal Plans Internal Statistics, 2019.
4. \$370 per hour is based on the average hourly rate based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018). \$20 per month is the average cost for the legal plan.
5. Example based on real member feedback. Names have been changed to maintain anonymity.
6. Based on the average hourly rate based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
7. Please note: Coverage is for the participant and the effect of the issue, and the documents, on the participant, not the parent.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, 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. 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.

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MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY.



ENROLLMENT: LEGAL SERVICES

STEPS TO ACCESS YOUR PITTPERKS

To access **PittPerks**, employees must do the following:

1. Log into [My.pitt.edu](https://my.pitt.edu)
2. Select **My Resources**, then Human Resources in the top menu bar.
3. Select **PittPerks Access** on the ride side menu to be taken to the PittPerks homepage.
4. To access Legal Services enrollment, click the **Open Enrollment** banner at the top of the homepage.
5. On the **Pick Products** page, click the button next to the rate to select the legal product and then click “Enroll & Continue.” (You may waive coverage for this product by clicking “No Thanks”)
6. On the **Your Info** page, complete the required fields and then click “Continue.” (Note: Email is editable and can be a work or personal email)
7. On the **Confirm Details and Check Out** page, click all boxes acknowledging you are in agreement with the terms and then click “Enroll” to complete your election. You will see an enrollment confirmation screen and receive an email to the email address you enrolled with, summarizing your election.



The screenshot displays the PittPerks website interface. At the top, the navigation bar includes links for Home, Voluntary Benefits, Discount Shopping, My Tools, and Log Out. A prominent banner for MetLife Legal Services announces the 'OPEN ENROLLMENT' which 'Ends May 29th'. Below this banner is a yellow button labeled 'LEARN MORE & ENROLL NOW'. A secondary section titled 'ARE YOU PAYING TOO MUCH FOR AUTO INSURANCE?' features a circular graphic with a dollar sign and a clock, accompanied by text explaining a tool for comparing auto insurance rates. A yellow button labeled 'Get A Free Quote!' is positioned to the right of this text.

Thank you.