



## Benefits that make cents

### Promoting financial wellness with a legal plan

One of the many benefits of a legal plan is its versatility. Plan coverages are so diverse that, ultimately, they help with your financial health.

- **67%** of employees who enroll in a group legal plan feel financially healthy vs. **52%** of those who do not have a legal plan.<sup>1</sup>

Those who enroll in a legal plan benefit are:

- **36%** more likely to be on track to achieve their financial goals<sup>1</sup>
- **27%** more likely to feel in control of their finances<sup>1</sup>

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 may have a negative impact on your productivity at work.

With over 18,000 attorneys on your side, MetLife Legal Plans may help you worry less about financial matters in your life. We assist our members with a variety of legal matters related to financial issues, including estate planning, credit card or student loan debt collection, tax audits, home refinancing and more.

### The cost savings

Covered services	Without a legal plan	With a legal plan
Home refinancing	\$3,128	\$0 out of pocket
Credit card debt	\$782	\$0 out of pocket
Tax audit representation	\$3,128	\$0 out of pocket
<b>Total</b>	<b>\$7,038<sup>2</sup></b>	<b>\$201 per year<sup>3</sup></b>

**Potential savings \$6,837**

### Consider this scenario:<sup>4</sup>

*The network attorney I utilized through MetLife Legal Plans helped assist with my financial problems at a reduced out-of-pocket expense.*



Even if you only use the Legal Plan once in a year, the plan will likely pay for itself. Approximately 85% of plan members decide to re-enroll each year.<sup>5</sup> The MetLife Legal cost to you is just \$16.75 a month.



To learn more about your coverages and see our attorney network, create an account at [members.legalplans.com](https://members.legalplans.com) or call **800-821-6400**.

1. 2023 MetLife Legal Plans legal access research.
2. Example based on the average amount of hours it would take, using the average hourly rate of \$391 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$16.75.
4. For illustrative purposes only and not based on a true story.
5. MetLife Legal Plans internal data, 2020.

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 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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.