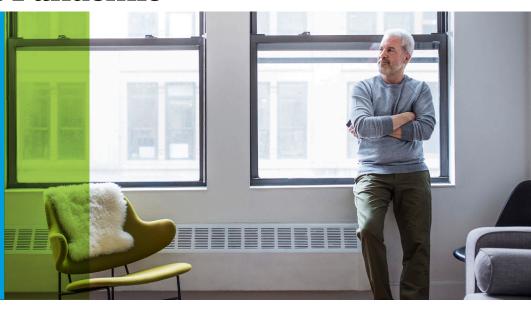
Legal Assistance to Help Navigate the Coronavirus Pandemic

During times like these, it is important to have someone to turn to for help with the challenges you are facing. The legal plan is here to provide expert guidance for many of the questions you may have, as well as provide access to attorneys to draft the legal documents you need.





Our nationwide network of over 18,000 attorneys is available by phone or email to discuss these issues and more with you during this crisis. Give us a call at 800-821-6400 or visit members.legalplans.com to find out more about coverages or to find an attorney near you.

Here are just a few of the ways our attorneys can provide assistance during this time:

Estate Planning

An attorney can help you to draft the documents you need to protect your family, including:

- **Will**: A will allows you to dictate what happens to your assets after you are gone, as well as designates guardians for your children.
- Living Will: A living will takes effect when you are unable to communicate your wishes about your care. This document informs health care providers and loved ones about your preferred medical treatment.
- Healthcare Proxy: This document designates the person you wish to make health care decisions on your behalf.

On our website, you also have access to our digital estate planning solution to create these documents from the comfort of your home.

Travel/Event Questions

If you had a trip or event planned, an attorney can review contracts and offer advice on your options if you need to cancel or make changes.

Financial Matters

Our attorneys can provide legal guidance on financial issues you, your spouse or dependents may be facing, including answering questions about student loans, credit card debt, or refinancing.

Caregiving Legal Matters

For employees that are caregivers, an attorney can provide assistance during this time to review nursing home agreements, answer questions on Medicaid or Medicare or review parent's estate planning documents and offer consultation on how the documents impact you.

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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.

