

Benefit Definitions & Reimbursements

Advice and Consultation	In-Network	Out-of-Network
<p>Office Consultation: This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The plan attorney will explain the participant's rights, point out his or her options and recommend a course of action. The plan attorney will identify any further coverage available under the plan, and will undertake representation if the participant so requests. If representation is covered by the plan, the participant will not be charged for the plan attorney's services. If representation is recommended, but is not covered by the plan, the plan attorney will provide a written fee statement in advance. The participant may choose whether to retain the plan attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a participant may use this service, although it is not intended to provide the participant with continuing access to a plan attorney in order to undertake his or her own representation.</p>	Fully Covered	\$70
<p>Telephone Advice (see Office Consultation definition)</p>	Fully Covered	\$70
Consumer Protection Matters	In-Network	Out-of-Network
<p>Consumer Protection Matters: This service covers the participant as plaintiff for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.</p>		
<ul style="list-style-type: none"> • Correspondence and Negotiation 	Fully Covered	\$500
<ul style="list-style-type: none"> • Filing of Suit, Ending in Settlement or Judgment 	Fully Covered	\$2,000
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Personal Property Protection: This service covers counseling the participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.</p>	Fully Covered	\$125
<p>Small Claims Assistance: This service covers counseling the participant on prosecuting a small claims action; helping the participant prepare documents; advising the participant on evidence, documentation and witnesses; and preparing the participant for trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>	Fully Covered	\$200
Defense of Civil Lawsuits	In-Network	Out-of-Network
<p>Administrative Hearing Representation: This service covers participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse government action. It does not apply where services are available or are being provided by virtue of a homeowner or vehicle insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Contested Hearings Ending in Settlement or Judgment 	Fully Covered	\$1,800
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Civil Litigation Defense: This service covers the participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counter, third party or cross claims.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$650
<ul style="list-style-type: none"> • Filing Answer, Litigation Ending in Settlement or Judgment 	Fully Covered	\$2,000
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000

Benefit Definitions & Reimbursements (Continued)

Defense of Civil Lawsuits (continued)	In-Network	Out-of-Network
Incompetency Defense: This service covers the participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the participant incompetent.		
• Negotiation and Settlement	Fully Covered	\$500
• Trial	Fully Covered	\$1,800
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
Document Preparation and Review	In-Network	Out-of-Network
Affidavits: This service covers preparation of any affidavit in which the participant is the person making the statement.	Fully Covered	\$75
Deeds: This service covers the preparation of any deed for which the participant is either the grantor or grantee.	Fully Covered	\$100
Demand Letters: This service covers the preparation of letters that demand money, property or some other property interest of the participant, except an interest that is an excluded service. It also covers mailing them to the addressee, and forwarding and explaining any response to the participant.	Fully Covered	\$75
Document Review: This service covers the review of any personal legal document of the participant, such as letters, leases or purchase agreements.	Fully Covered	\$100
Elder Law Matters: This service covers counseling the participant over the phone or in the office on any personal issues relating to the participant's parents as they affect the participant. The service includes reviewing documents of the parents to advise the participant on the effect on the participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the participant is either the grantor or grantee, and preparing promissory notes involving the parents when the participant is the payor or payee.	Fully Covered	\$140
Mortgages: This service covers the preparation of any mortgage or deed of trust for which the participant is the mortgagor.	Fully Covered	\$70
Promissory Notes: This service covers the preparation of any promissory note for which the participant is the payor or payee.	Fully Covered	\$70
Estate Planning Documents	In-Network	Out-of-Network
Living Wills: This service covers the preparation of a living will for the participant.		
• Individual	Fully Covered	\$75
• Member and Spouse	Fully Covered	\$80
Powers of Attorney: This service covers the preparation of any power of attorney when the participant is granting the power.		
• Individual	Fully Covered	\$65
• Member and Spouse	Fully Covered	\$75
Trusts: This service covers the preparation of revocable and irrevocable living trusts for the participant. It does not include tax planning or services associated with funding the trust after it is created.		
• Individual	Fully Covered	\$325
• Member and Spouse	Fully Covered	\$450
Wills and Codicils (Including Simple Support Trust for Minor Children): This service covers the preparation of a simple or complex will for the participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.		
• Individual	Fully Covered	\$150
• Member and Spouse	Fully Covered	\$200

Benefit Definitions & Reimbursements (Continued)

Family Law	In-Network	Out-of-Network
<p>Adoption and Legitimization: This service covers all legal services and court work in a state or federal court for an adoption for the plan member and spouse. Legitimization of a child for the plan member and spouse, including reformation of a birth certificate, is also covered.</p>		
<ul style="list-style-type: none"> • Uncontested 	Fully Covered	\$650
<ul style="list-style-type: none"> • Contested 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Guardianship or Conservatorship: This service covers establishing a guardianship or conservatorship over a person and his or her estate when the plan member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.</p>		
<ul style="list-style-type: none"> • Uncontested 	Fully Covered	\$650
<ul style="list-style-type: none"> • Contested 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Name Change: This service covers the participant for all necessary pleadings and court hearings for a legal name change.</p>	Fully Covered	\$400
<p>Prenuptial Agreement: This service covers representation of the participant and includes the negotiation, preparation, review and execution of a prenuptial agreement between the participant and his or her fiancé/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation.</p>	Fully Covered	\$750
<p>Protection from Domestic Violence: This service covers the participant only, not the spouse or dependents, as the victim of domestic violence. It provides the participant with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action or representation for the offender.</p>	Fully Covered	\$425
Financial Matters	In-Network	Out-of-Network
<p>Debt Collection Defense: This benefit provides participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third party claims, bankruptcy, any action arising out of family law matters including support and post decree issues or any matter where the creditor is affiliated with the sponsor or employer.</p>		
<p>Debt Collection Defense (Consumer Debts)</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$350
<ul style="list-style-type: none"> • Negotiation and Settlement after Complaint and Answer Filed 	Fully Covered	\$600
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,050
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
<p>Debt Collection Defense (Foreclosures)</p>		
<ul style="list-style-type: none"> • Negotiation 	Fully Covered	\$500
<ul style="list-style-type: none"> • Complaint and Answer Filed, Settlement Negotiations 	Fully Covered	\$850
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000

Benefit Definitions & Reimbursements (Continued)

Financial Matters (continued)	In-Network	Out-of-Network
<p>Identity Theft Defense: This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims, bankruptcy, any action arising out of family law matters, including support and post-decree matters or any matter where the creditor is affiliated with the sponsor or employer.</p>	Fully Covered	\$250
<p>LifeStages Identity Management Services: This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout. It includes both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery, and Replacement services are covered by this benefit.</p>	Fully Covered	
<p>Personal Bankruptcy or Wage Earner Plan: This service covers the Participant and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or wage earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the sponsor or employer, even if the Participant or spouse chooses to reaffirm that specific debt.</p>		
<ul style="list-style-type: none"> • Chapter 7 Individual or Member/Spouse 	Fully Covered	\$850
<ul style="list-style-type: none"> • Chapter 13 Individual or Member/Spouse 	Fully Covered	\$1,400
<p>Tax Audit Representation: This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return, negotiating with the agency, advising the participant on necessary documentation, and attending an IRS or a state or local taxing authority audit. This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant, or the preparation of any tax returns.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Audit Hearing 	Fully Covered	\$1,200
Immigration	In-Network	Out-of-Network
<p>Immigration Assistance: This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the participant prepare for hearings.</p>	Fully Covered	\$500
Juvenile Matters	In-Network	Out-of-Network
<p>Juvenile Court Defense: This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participants and the dependent child. In that event, this service provides an attorney for the plan member only, including services for parental responsibility.</p>		
<ul style="list-style-type: none"> • Negotiation and Settlement 	Fully Covered	\$500
<ul style="list-style-type: none"> • Trial 	Fully Covered	\$1,200
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000
Personal Injury	In-Network	Out-of-Network
<p>Personal Injury (25% Network Maximum): Subject to applicable law and court rules, plan attorneys will handle personal injury matters (where the participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the participant's responsibility to pay this fee and all costs.</p>		

Benefit Definitions & Reimbursements (Continued)

Probate	In-Network	Out-of-Network
Probate (10% Network Reduced Fee): Subject to applicable law and court rules, plan attorneys will handle probate matters at a fee of 10% less than the plan attorney's normal fee. It is the participant's responsibility to pay this reduced fee and all costs.		
Real Estate Matters	In-Network	Out-of-Network
Boundary or Title Disputes: This service provides representation for the Participant in disputes concerning boundary or real property title disputes involving his or her residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies.		
• Negotiation and Settlement	Fully Covered	\$500
• Trial	Fully Covered	\$1,500
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
Eviction and Tenant Problems: This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.		
• Correspondence and Negotiations	Fully Covered	\$280
• Eviction Trial Defense	Fully Covered	\$840
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
Home Equity Loan: This service covers the review or preparation of a home equity loan on the Participant's primary, second or vacation home.	Fully Covered	\$350
Property Tax Assessments: This service covers the Participant for review and advice on a property tax assessment on the Participant's residence. It also includes filing the paperwork, gathering the evidence, negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.		
• Negotiation and Settlement	Fully Covered	\$270
• File Request for Hearing with Attendance at Hearing	Fully Covered	\$620
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
Refinancing of Home: This service provides the Covered Person with counsel in the refinancing of or obtaining a home equity loan on the Covered Person's primary or secondary residence. It includes the review or preparation of all relevant documents, including the mortgage, deed, and documents pertaining to title, insurance, recordation and taxation. It does not include: services provided by an attorney representing a lending institution or title company; the sale or purchase of a home; or the refinancing of or obtaining a home equity loan on: rental property; or property held for business or investment.	Fully Covered	\$350
Sale or Purchase of Home: This service provides the Covered Person with counsel for the purchase and sale of the Covered Person's primary or secondary residence or of vacant property to be used for building a primary or secondary residence. It includes the review or preparation of all relevant documents, including the construction documents for a new home, purchase agreement, mortgage, deed and documents pertaining to title, insurance, recordation, and taxation. The service also includes attendance of a Plan Attorney at closing in cities where it is the custom to do so. It does not include: services provided by an attorney representing a lending institution or title company; refinancing a home; home equity loans; or the sale or purchase of: rental property; or property held for business or investment.	Fully Covered	\$500

Benefit Definitions & Reimbursements (Continued)

Real Estate Matters (continued)	In-Network	Out-of-Network
<p>Security Deposit Assistance: This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Participant for the small claims trial. The service does not include the plan attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>		
<ul style="list-style-type: none"> • Demand Letter/Negotiations 	Fully Covered	\$250
<ul style="list-style-type: none"> • Counseling on Preparing Small Claims Complaint and Trial Preparation 	Fully Covered	\$150
<p>Zoning Applications: This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.</p>		
<ul style="list-style-type: none"> • Preparation of Documentation 	Fully Covered	\$250
<ul style="list-style-type: none"> • Documentation/Attending Hearing 	Fully Covered	\$500
Traffic Offenses	In-Network	Out-of-Network
<p>Restoration of Driving Privileges: This service covers the Participant with representation in proceedings to restore the participant's driving license.</p>	Fully Covered	\$385
<p>Traffic Ticket Defense (No DUI): This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under the influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.</p>		
<ul style="list-style-type: none"> • Plea or Trial at Court 	Fully Covered	\$250
<ul style="list-style-type: none"> • Plea or Trial at Court for serious moving violations resulting in jail time or license suspension 	Fully Covered	\$500
<ul style="list-style-type: none"> • Plus Trial Supplement for Out-of-Network Service* 		\$100,000

* Trial Supplement — In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.

Exclusions: No service, including advice and 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 listed above.





Maximum protection for a lifetime of risk

LifeStages®

Identity Management Services

Improve your peace of mind in every phase of life with proactive identity management education and support

Every key stage of your life introduces new fraud and identity theft-related risks. Attending college. Getting married. Buying a home. Retiring. To reduce risks, you and your family need help, including:

- + Education to understand behaviors that can expose you to fraud as they move through different phases of life.
- + Support from experts who can help manage your identities and resolve fraud no matter the life circumstances.

Protection you need. Dedicated expertise you deserve.

If you ever find yourself faced with identity theft worries, you and your family* can get help from a dedicated CyberScout fraud specialist whose support goes far beyond do-it-yourself kit resolution. The specialist will handle the recovery process behind the scenes by placing fraud alerts, calling creditors, and sticking with you for as long as it takes. With LifeStages, the phone calls and paperwork are handled by experts who know how to navigate the recovery process, so you can stay focused on life and what matters to you.

Identity Fraud Facts*

16.7 million victims

Identity theft claims a **new victim every two seconds**

The average number to resolve fraud in a year is **104.6 hours**

**2018 Identity Fraud: Fraud Enters a New Era of Complexity," Javelin Strategy & Research.

About CyberScout

CyberScout® is the nation's premier provider of identity and data risk management, resolution, and education services. The company serves 17.5 million households across the country. We provide opportunities for our insurance partners to protect policyholders by helping them stay ahead of threats—and competitors—with programs that help improve retention and increase premiums.

*Identity protection services are available to a child of the Member and/or spouse, who is under the age of 26 and is unmarried or disabled.

This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans. 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. L0120000662[exp0521][All States][DC, GU, MP, PR, VI]

CYBERSCOUT®

Brought to you by:

 **MetLife**

For assistance, call us at 800.821.6400. For additional tips, visit www.legalplans-idtheft.com

Proactive Services



Child Risk

Protect your children from identity theft and related fraud that can go undetected for years by getting assistance now.



Relocation Risk

Safeguard your identity when you're on the move. Make sure sensitive information travels safely with you—and that all your providers have your new mailing address.



Relationship Identity Support

When relationship statuses change, navigate name-change requirements and creditor notifications for marriage, divorce and separation with our assistance.



Military Risk

Protect your identity and credit with active-duty military fraud alerts on your accounts when defending our nation abroad.



Travel Risk

Replace lost or stolen identification, passports, visas, and other documents with our help no matter where you are in the world.



Disaster Identity Support

After a natural disaster, replace IDs and documents, access financial institutions, and communicate with family, friends or providers with our help.



External Breach Support

Get support when your personal information is exposed by an employer, retailer, or any other third-party organization.



System Protection Support

Receive assistance before and after a personal computing device, such as a desktop, tablet or smartphone, is compromised.



Email Identity Support

Helps thwart, detect and recover from email hacking that can lead to fraud. Plus, we help manage your identity and privacy in online communications.



Social Media Identity Support

Manage your family's reputation on social networks—and protect their identities and credit—with help from our fraud experts.



Phish Assist

Fight phishing scams that entice you to divulge personal data. Draw on our detection and recovery support to stay secure.



Assisted Living Identity Support

Receive guidance for power of attorney and legal guardianship matters to assist with identity management and fraud resolution.



Estate Identity Support

Preserve the identity and memory of deceased family members should their identifying information ever be misused.

Proactive and Fraud Services



Document Replacement

Replace lost, stolen, or destroyed documents and identification, and get our help notifying government agencies and providers.

Fraud Services



Financial Identity Theft

Regain financial stability after thieves take over existing financial accounts or open new accounts and run up debt in their name.



Tax Identity Theft

Protect your identifying information after criminals use it to file a false return or steal your refund.



Utility Identity Theft

We help you untangle difficult-to-resolve identity theft used for pricey cable services, power bills and more.



Payday Loan Identity Theft

Recover your credit and good name with our assistance after criminals use your information to take out high-interest loans and then stick you with the bill.



Government Benefits Identity Theft

Helps safeguard government benefits from thieves who can disrupt your life by depleting unemployment, child support, or Social Security benefits.



Medical Identity Theft

Restore your medical history and benefits after fraud to help protect your physical and financial well-being.



Employment Identity Theft Support

Restore your identity after criminals use your personal information for employment, which can lead to fraudulent tax and medical issues.



Criminal Identity Theft

Restore your good name and successfully interact with government agencies when your identity is falsely linked to a crime.



Mortgage Identity Theft

Protect your credit, equity, and above all, your home from a crime that can result in hundreds of thousands of dollars lost.



Debt Tagging

Recover your good name after your financial information is incorrectly linked to another person's outstanding debt.



Financial Fraud

Clear up unauthorized activity on accounts and restore your credit with help from an CyberScout fraud specialist.