



MetLife Legal Plans

BASS Medical Group

Protection at every step

Helping you navigate life's planned and unplanned events

Employees are concerned about the impact of a legal issue on their:



Financial Health¹



Mental Health¹



Physical Health¹

- Adoption
- Prenuptial agreement
- Elder care law matters
- Estate planning



Family life

- Debt issues, bankruptcy
- Negotiating with creditors
- Tax audit representation
- Financial planning workshops²



Financial well-being

- Identity theft
- Small claims assistance
- Pet liabilities
- Civil matters



Protection

- Buying or selling a home
- Property tax assessment
- Refinancing
- Foreclosure



Assets

Coverage that spans throughout life

1. 2023 MetLife Legal Plans Legal Access Study.
2. Financial Planning Workshops are available through MetLife's PlanSmart Retirewise® Workshops program. MetLife administers the PlanSmart Retirewise® Workshops program but has arranged for specially-trained third party financial professionals to offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing PlanSmart Retirewise through MetLife.

5 reasons real life needs real-time legal support



2

Major milestones. Everyday challenges. MetLife Legal Plans can help.



Home purchase



Adoption



Traffic tickets³



Identity theft



Prenuptial agreements



Eldercare matters



Pet liabilities



Personal property issues



Creditor negotiations



Civil litigation

3

40%

Legal Plan owners are healthier.

Employees who have a legal plan through their employer are more likely to be holistically healthy – across physical, financial, mental, and social health.²

1. "Justice Needs and Satisfaction in the United States of America," The Hague Institute for Innovation of Law, 2021.
2. 2023 MetLife Legal Plans Legal Access Study.
3. Does not include DUI.

5 reasons real life needs real-time legal support (continued)



A nationwide Network of over 18,000
experienced attorneys

Having an attorney on your side isn't only for the rich and famous.
MetLife Legal Plans makes accessing the legal support you need simple.

4



Unlimited¹ use
for most covered matters
for employees, spouses,
and dependents



Guidance from
attorneys conveniently
available online, over the
phone, and in person



No copays, deductibles,
or claim forms when using
a network attorney for a
covered matter

5



MetLife Legal Plans are
designed to fit your budget.

The annual cost of MetLife
Legal Plans is less than a
single one-hour consultation
with an attorney.²



Protect what's next with MetLife Legal Plans.

Get started today with estate planning and view our attorney network. Create your account at legalplans.com/why-enroll

1. Unlimited coverage for non-excluded services with in-network attorneys. For out of network attorneys, there is a fee reimbursement schedule. Participants must pay the difference between the scheduled reimbursement amount and the out-of-network attorney's actual charge for the services.
2. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20. The average hourly rate of \$391 for attorneys is based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).

Choice & convenience

Multi-channel and easy access to your legal plan



Client Service Center

The Client Service Center handles all your legal plan needs. Call to learn about your coverage, find and schedule with your attorney, ask questions about how to use the plan, and more.



24/7 digital experience

Access our online platform to search for an attorney and review coverages.



Ask an attorney

Email a legal question to our expert panel and receive a response from an attorney within 48 hours.



Online chat

Use our live chat feature to ask questions regarding finding an attorney, plan coverage, and more.

Additional online features

Attorney filters

Members can select a firm based on identity attributes such as **minority, veteran, or LGBTQ+ owned**. **Years of experience and international licenses are also available.**

Dependent access

Give spouses and dependents online access **to view the attorney network, access self-help documents, and more.**

Digital Estate Planning

Create wills, living wills, and powers of attorney online in **as little as 15 minutes.**

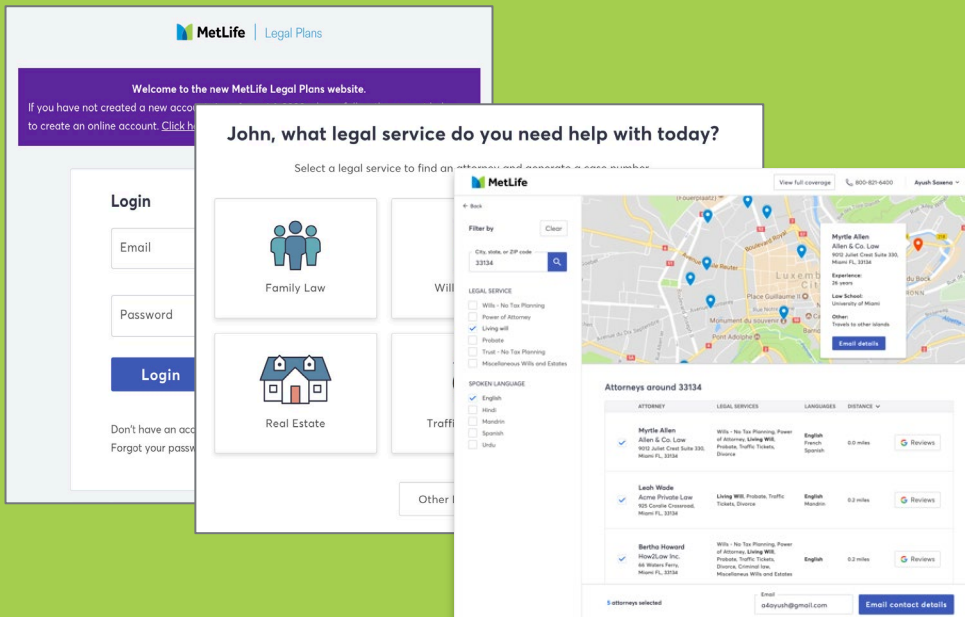
Self-help Library

Access 1,700+ documents so you can help yourself when you don't necessarily need a lawyer.

Flexible online experience

We make it easy for you to get the help you need

Simple and Streamlined Experience



Simple, secure log in



- **Enhanced privacy** - SSN, employee ID and member ID no longer required
- **Simplified access** - Use an email and password to access your account
- **Manage dependent accounts**



Get detailed info on what your plan covers



Find the right network attorney for your legal matter

Digital Estate Planning solution

Prepare for the unpredictable with our Digital Estate Plan



Only a few simple questions



As little as 15 minutes to complete estate planning documents online



If needed, can meet with an attorney¹

Estate planning or will preparation is the issue most likely to drive employees to seek an attorney's advice.²



Durable Financial Power of Attorney



Last Will and Testament



Advanced Healthcare Directive (Living Will)

1. Assuming member has more coverage than DEP.
2. 2023 MetLife Legal Plans Legal Access Study.

Attorneys on your side

Our network represents a diverse professional group and is on par with national averages for diversity of attorneys.¹



Quality

All attorneys must meet a well-established selection criteria, complete training, and are subject to annual reviews.



Experience

Managing attorneys at network firms must have 8 years of experience and an expansive practice area. Attorneys in our network have an average of 25 years of experience.



Credibility

Our network is managed by licensed in-house attorneys who have a true understanding of law.



Access

A nationwide network of 18,000+ ensures your employees will always have local access wherever they are.

**Satisfaction with legal issues is much higher with legal representation:
77% satisfaction when using an attorney vs 61% satisfaction when not using an attorney²**

1. National Association for Law Placement, Inc. "Report on Diversity in U.S. Law Firms." 2023.
2. 2023 MetLife Legal Plans Legal Access Study.

What to expect when meeting with an attorney

1

You shouldn't need to bring anything to your appointment unless the attorney requests it.


2

An attorney will discuss your legal issue (either over the phone or in person) and recommend a course of action.

3

In many cases, legal matters can be handled over the phone. If the attorney is available when you call, you can discuss the matter and then decide if an in-person appointment is necessary.

We also cover **out of network services**. If you have an attorney, you like that's not a part of our network, you can use him or her and be reimbursed based on a fee schedule.



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.