



## LEGAL SERVICES PLAN

## **Benefits Information by Phone**

Call the SSC HR Contact Center at 734-615-2000 or 866-647-7657 (toll free) for help with your U-M benefits. Representatives are available to assist you by phone Monday – Friday, 8:00 a.m. – 5:00 p.m. Have your UMID number available when you call.

## **711 for Telecommunications Relay Service**

The Federal Communications Commission adopted use of the 711 dialing code for access to Telecommunications Relay Services (TRS). Dial 711 and ask the operator to connect you to the SSC Service Center at 734-615-2000 or toll free at 866-647-7657.

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## **Limitations**

The university in its sole discretion may modify, amend, or terminate the benefits provided in this booklet with respect to any individual receiving benefits, including active employees, retirees, and their dependents. Although the university has elected to provide these benefits this year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the university modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the university's right to modify, amend or terminate them.

Every effort has been made to ensure the accuracy of this book. However, if statements in this book differ from applicable contracts, certificates, and riders, then the terms of those documents will prevail. All benefits are subject to change.

## **Legal Services Plan**

The University of Michigan Legal Services Plan provides personal legal services for eligible faculty and staff members, retirees, their spouses, other qualified adults, dependent children, and dependent children of their spouse or QOA. To determine if you and your dependents are eligible for the plan, see the Benefits Enrollment and Eligibility at [hr.umich.edu](http://hr.umich.edu).

If you choose to join the Legal Services Plan, the coverage available to you and your family through the Plan can help you with many of your personal legal needs. This summary provides general information about the Plan, including a description of covered services and how to obtain services under the plan.

***[hr.umich.edu/legal-services-plan](http://hr.umich.edu/legal-services-plan)***

MetLife Legal offers an Attorney Scheduler that finds specific attorneys that you're looking for and will schedule an initial appointment with an attorney on your behalf. The MetLife Legal representative will call you back giving the attorney information, appointment details, and answer any question(s) that you might have. All you need to do is call MetLife Legal at (800) 821-6400 and specifically ask to use the Attorney Scheduler.

The Legal Services Plan is administered by MetLife Legal Plans, Inc. The services are provided through a panel of carefully selected participating law firms. Lawyers in this network are called Plan attorneys. These arrangements are described in detail in this booklet. The actual provisions of the plan are set out in a written document maintained by your employer. All statements made in this booklet are subject to the provisions and terms of that document, which controls in the event of conflict with this summary.

## **Enrollment**

You may enroll as "member only," as "member plus one," or "member plus two or more."

- If you enroll in the "member only" level, only you will be entitled to receive services covered by the plan.
- If you enroll in the "member plus one" level, only you and your spouse or OQA or one dependent child are entitled to receive services covered by the plan.
- If you enroll in the "member plus two or more" level, you and all your eligible dependents are entitled to receive services covered by the plan, unless otherwise noted in the benefit descriptions.

If you need legal assistance with services where both you and your spouse or OQA are required to sign legal documents —such as in real estate matters — you must enroll at the level of "member plus one" or "member plus two or more" in order for these services to be fully paid by the plan.

During the annual Open Enrollment period, you can change or update your benefits selection. An eligible faculty, staff member, or retiree may choose to join or drop out of the Group Legal Plan at that time. Once enrolled, the Plan has a minimum participation period of one calendar year.

If you become eligible to enroll after the annual Open Enrollment period, you can elect to participate in the Legal Services Plan by enrolling within 30 days of achieving benefits eligibility. If your enrollment takes place outside the annual Open Enrollment period due to your becoming newly eligible to enroll, the Plan requires that you remain enrolled for the balance of the calendar year during which you initially enrolled.

## **When Coverage Begins**

Generally, Plan coverage becomes effective on the date of the following:

- the first day of the month in which your employer has agreed to provide the Plan (typically January 1) for the elections you made during the previous Open Enrollment period.
- on your service date or date you became newly eligible for the plan.

## **When Coverage Ends**

Your ability to receive legal services under the Plan ends if you are no longer eligible, or you choose to drop out of the Plan during future annual Open Enrollment periods.

If you cease to be eligible to participate in the Plan or your employment with the university ends, the Plan will cover the legal fees for those covered services that were opened and pending during the period you were enrolled in the Plan. Of course, no new matters may be started after you become ineligible.

## **Portability**

You can continue coverage by porting the plan. To do so, you must contact MetLife Legal Plans' Client Service Center, at (800) 821-6400 within 30 days of your termination date and indicate that you want to port the plan. Coverage during the portability period is the same as group coverage: the plan design and dependent coverage remain the same. Please note that portability is currently a set period of 30 calendar months.

## **Amendment or Termination**

While your employer expects to continue to offer participation in the Legal Services Plan, it reserves the right to amend or terminate the Plan at any time. If the Plan is terminated, all covered services then in process will be handled to their conclusion under the Plan.

## **Administration and Funding**

The Legal Plan is provided for and administered through a contract with MetLife Legal Plans, Inc. MetLife Legal Plans makes all determinations regarding attorneys' fees and what constitutes covered services. All contributions collected from faculty, staff members, or retirees electing this coverage are paid to MetLife Legal Plans, Inc.

## **Cost of the Plan**

Active employees pay the monthly cost of the Plan through aftertax payroll deductions, based on the coverage level selected at enrollment. Retirees may have the monthly premium deducted from their checking or savings accounts or may pay by personal check or money order. See the Benefits Office website at [hr.umich.edu](http://hr.umich.edu) for additional information.

## How to Get Legal Services

To use the Legal Services Plan, visit [members.legalplans.com](http://members.legalplans.com) or call MetLife Legal Plans' Client Service Center at **800-821-6400** Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. Be prepared to identify yourself as a participant in the University of Michigan Legal Services Plan and to give your UMID number. If you are a spouse, QOA or an eligible dependent child of an eligible person, you will need the UMID number of the faculty, staff member, or retiree through whom you are eligible. The client service representative who answers your call will:

- verify your eligibility for services;
- make an initial determination of whether and to what extent your case is covered (the Plan attorney will make the final determination of coverage);

- give you an authorization number which is similar to a claim number (you will need a new authorization number for each new case you have);
- give you the telephone number of the Plan attorney most convenient to you; and
- answer any questions you have about the Legal Services Plan.

You then call the Plan attorney to schedule an appointment at a time convenient to you. Evening and Saturday appointments are available. If you choose, you may use a non-Plan attorney by advising the client service representative during your call for authorization. In a few areas, where there are no participating law firms, you will be asked to select your own attorney. In both of these circumstances, MetLife Legal Plans will reimburse you for these non-Plan attorney's fees in accordance with a set fee schedule.

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You must call MetLife Legal Plans, as described above, prior to contacting any attorney. Plan benefits will be denied if you do not call first.

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MetLife Legal Plans **800-821-6400**

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## **Plan Confidentiality, Ethics, and Independent Judgment**

Your use of the Plan and the legal services is confidential. The Plan attorney will maintain strict confidentiality of the traditional lawyer-client relationship. Your employer will know nothing about your legal problems or the services you use under the Plan. Plan administrators will have access only to limited statistical information needed for orderly administration of the Plan. No one will interfere with your Plan attorney's independent exercise of professional judgment when representing you. All attorneys' services provided under the Plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the Plan and he or she will not receive any further instructions, direction or interference from anyone else connected with the Plan.

The attorney's obligations are exclusively to you. The attorney's relationship is exclusively with you. MetLife Legal Plans, Inc., or the law firm providing services under the Plan is responsible for all services provided by their attorneys. You should understand that the Plan has no liability for the conduct of any Plan attorney. Plan attorneys will refuse to provide services if the matter is clearly without merit, frivolous or for the purpose of harassing another person. If you have a complaint about the legal services you have received or the conduct of an attorney, call MetLife Legal Plans at 800-821-6400. Your complaint will be reviewed and you will receive a response within two business days of your call.

## Covered Services

The University of Michigan Group Legal Plan entitles you and your eligible dependents to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions which must be met. Please take time for you and your family to read the description of benefits carefully.

All benefit definitions are shown at the "member plus two or more" level of coverage available under the University of Michigan Group Legal Plan.

- If you have chosen the "member only" level of coverage, only you are entitled to the services described.
- If you are enrolled in the "member plus one" level, only you and your spouse or QOA or one dependent child are entitled to receive covered services.
- If you are enrolled in the "member plus two or more" level, you and all your eligible dependents are entitled to receive covered services, unless otherwise noted in the benefit descriptions.

The following services are covered under the Plan.

### Advice and Consultation

**Office Consultation and Telephone Advice.** This benefit provides the opportunity to discuss with an attorney any personal legal problems which are not specifically excluded or prohibited matters. During the consultation, the attorney will explain the participant's rights, point out his or her options and, if needed, 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; however, for a non-covered matter, this service is not intended to provide the participant with continuing access to a Plan attorney in order to undertake his or her own representation.

### Identity and Fraud Protection Services

MetLife Legal Plans identity protection services are through MetLife and Aura Identity & Fraud Protection formerly through IdentityForce provide assistance for emerging identity theft threats, including phishing scams, mobile device attacks, company data breaches, medical identity theft, lost and destroyed documents, and other identity theft issues.

**Identity Management Services.** This includes proactive services when you believe your personal data has been compromised, and resolution services to assist you in recovering from account takeover or identity theft.

**Credit Monitoring.** This service provides single bureau credit monitoring for you only, and includes alerts based on your social security number and a credit report that monitors your credit activity and new lines of credit.

**Non-Credit Monitoring.** This service monitors Internet surveillance of your personal information that could be associated with financial accounts. The benefit provides daily monitoring and alerts based on your bank account, routing, and credit card numbers and expiration date. It also provides monitoring of medical records and insurance claims based on your policy number and medical identification numbers.

### Debt Matters

**Debt Collection Defense.** This service 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 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 University of Michigan.

## Defense of Civil Lawsuits

**Civil Litigation Defense.** This benefit covers the participant for 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 a home owner or vehicle 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 counterclaims, third party or cross claims.

## Document Preparation

**Affidavits.** This benefit covers preparation of any affidavit in which the participant is the person making the statement.

**Deeds.** This benefit includes the preparation of any deed for which the participant is either the grantor or grantee.

**Demand Letters.** This benefit covers the preparation of letters which demand money, property or some other property interest of the participant, except an interest which is an excluded service, mailing them to the addressee and forwarding and explaining any response to the participant. Negotiations and representation in litigation are not included.

**Document Review.** Any personal legal document of the participant will be reviewed by a Plan attorney.

**Elder Law Matters.** This service covers counseling the participant over personal issues relating to their parents that affect the participant. Services include reviewing documents such as Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills.

**Mortgages.** This benefit includes the preparation of any mortgage or deed of trust for which the participant is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

**Notes.** This benefit includes the preparation of any promissory note for which the participant is the payor or payee.

## Family Law

**Name Change.** This benefit covers the participant for all necessary pleadings and court hearings for a legal name change.

**Uncontested or Contested Adoption.** All governmental agency and step-parent adoptions are fully covered for the participant and spouse or OQA.

**Uncontested and Contested Guardianship or Conservatorship.** This service covers establishing a guardianship or conservatorship over a person and his or her estate by the member or spouse or OQA. It includes obtaining a temporary guardianship or conservatorship if necessary, gathering any necessary medical evidence, preparing the paperwork and attending the hearing. This benefit does not include representation of the person over whom guardianship or conservatorship is sought, or any proceedings involving annual accountings once guardianship or conservatorship has been established.

**Reproductive Assistance - 20 hour Maximum.** This service covers the participant and/or spouse/OQA for the first twenty hours of legal services and court work related to reproductive assistance matters. Reproductive assistance matters may include, but shall not be limited to, as permitted by law, surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. This service includes reviewing and preparing any necessary agreements or documents, the preparation and filing of any pleadings or other documentation to obtain any necessary orders or decrees, and representation to obtain any necessary orders or decrees, and representation at any hearing or other proceeding related to the matter as may be required by law. The service does not include representation of any party other than the participating employee and/or spouse/OQA, even if the participating employee and/or spouse/OQA may be required to pay that party's legal fees or expenses. It is the participating employee and/or spouse/OQA's responsibility to pay fees beyond the first twenty hours.

## **Insurance Matters**

**Insurance Claims.** Assistance in making insurance claims with the participant's own carrier, provided the carrier is not affiliated with the plan member's sponsor or employer. Litigation of coverage issues is included however litigation of damages is not covered.

**Family First.** Personalized solutions to solve participant's most urgent caregiving challenges. Addresses physical and mental health, family dynamics, financial challenges, clinical and home care needs, and offers guidance around difficult decision making-making all of which help deliver a unique, personalized experience and better outcomes for families.

## **Personal Injury**

**Social Security Disability.** Covers representation for the participant or spouse/OQA through the administrative process including preparing initial forms, requests for reconsideration, hearing requests, attendance at hearings and review of decision order.

## **Real Estate Matters**

**Eviction Defense.** This benefit provides representation for the participant as a residential tenant, in case of eviction, up to and including a trial defense, if necessary.

**Refinancing of Home.** This benefit includes the review or preparation, by an attorney representing the participant, of all relevant documents (including the mortgage, deed and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of a participant's primary residence, second or vacation home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of unimproved land, rental property or property held for business or investment. The sale or purchase of a home, and home equity loans are not included under this benefit.

**Sale or Purchase of Home.** This benefit includes the review or preparation, by an attorney representing the participant, of all relevant documents (including the purchase agreement, mortgage, deed and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a participant's primary residence. The benefit also includes attendance of an attorney at closing, in cities where it is the custom to do so. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, unimproved land, rental property or property held for business or investment. Refinancings and home equity loans are not included under this benefit.

**Tenant Negotiations.** This service assists the participant as a tenant with matters involving leases, security deposits or other disputes with a residential landlord. It does not include representation in a lawsuit.

## **Traffic and Criminal Matters**

**Expungement.** This benefit where permitted by law, this service covers the filing of a petition and appearance at any necessary hearing to expunge convictions from a Participant's criminal record.

**Felony Defense.** This service covers representation for Participants in defense of any criminal felony charge. Representation includes court hearings, negotiation with the prosecutor and trial. This service does not cover any post-sentencing proceeding, probation violation hearing or appeals by either party.

**Habeas Corpus.** This benefit covers the participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a participant who is being unlawfully imprisoned.

## **Wills and Estate Planning**

**Living Wills.** This benefit covers the preparation of a living will for the participant.

**Powers of Attorney.** This benefit includes the preparation of any power of attorney when the participant is granting the power.

**Probate Proceedings.** The benefit covers representation for participant and/or spouse/OQA of when probating an estate. Transferring probate assets from decedent to their heirs; correspondences of transferring non-probate assets; and any tax filings.

**Trusts.** This benefit includes the preparation of a living trust for the participant. It does not include financial or tax planning.

**Wills and Codicils.** This benefit covers the preparation of a will for the participant. The creation of any testamentary trust, other than a simple support trust for minor children, is not covered. The benefit includes the preparation of codicils, or will amendments. It does not include financial or tax planning.

## **Personal Caregiving Services**

Personalized solutions are available to solve employees' most urgent caregiving challenges. Our comprehensive approach addresses physical and mental health, family dynamics, financial challenges, clinical and home care needs, and offers guidance around difficult decision-making all of which helps deliver a unique, personalized experience and better outcomes for families.

## **Misdemeanors Defense**

This service covers representation for Participants in defense of any criminal felony charge. Representation includes court hearings, negotiation with the prosecutor and trial. This service does not cover any post-sentencing proceeding, probation violation hearing or appeals by either party.

## **Services Not Covered – Exclusions**

Certain matters are excluded from coverage under the Plan. No services, not even a consultation, can be provided on the following matters:

- Payment made to a third party (someone other than the attorney) such as costs, witness fees, transcripts, recording fees, filing fees, fines, penalties, judgments or orders of restitution ordered by any court;
- Appeals, class actions, interventions, derivative actions and amicus curiae filings;
- Business, farm, commercial or rental property transactions, including any legal services which would ordinarily be deductible under the Internal Revenue Code as a necessary expense of doing business;
- Admiralty, patents, trademarks and copyrights;
- Tax return preparation;
- Disputes or proceedings involving the University of Michigan or any of its divisions or affiliated organizations;
- Disputes, claims or proceedings involving MetLife Legal Plans, Inc., MetLife, or any affiliates, any participating law firm or attorney, or the Plan;
- Matters for which you are or have been receiving legal services before you received an authorization number;
- Matters handled by an attorney who is not a Plan attorney, unless you have received MetLife's authorization to select an non-Plan attorney;
- Matters which MetLife Legal Plans deems frivolous, non-meritorious or unethical;
- Services on behalf of a spouse, OQA or dependent where you are an adversary;
- Any employment-related matters. This includes, but is not limited to, disputes or proceedings involving the University of Michigan or any of its affiliates, any employee benefit or any agents, officers or employees of these groups, or claims for Workers' Compensation or Unemployment Compensation;
- Any bankruptcy or debt proceeding that would result in the discharge or collection delay of a debt owed to the University of Michigan, its subsidiaries or affiliates, or any benefit plan established, maintained or administered by the University of Michigan, its subsidiaries or affiliates.

***[info.legalplans.com](mailto:info.legalplans.com)***

## **Denial of Coverage and Appeal Procedure**

If you are denied coverage by MetLife Legal Plans or by any Plan attorney, you may appeal by sending a letter to:

MetLife Legal Plans, Inc.  
Director of Administration  
1111 Superior Avenue, Suite 800  
Cleveland, Ohio 44114

The Director will issue MetLife Legal Plans' final determination within 30 days of receiving your letter.

## **Other Special Rules**

In addition to the coverages and exclusions listed, there are certain rules for special situations. Please read this section carefully.

### **What if other coverage is available to you?**

If you are entitled to receive legal representation provided by any other organization such as an insurance company or a government agency, or if you are entitled to legal services under any other legal plan, coverage will not be provided under this Plan. However, if you are eligible for legal aid or Public Defender services, you will still be eligible for benefits under this Plan, so long as you meet the eligibility requirements.

### **What if you are involved in a legal dispute with your dependents?**

You may need legal help with a problem involving your spouse, OQA or your children. In some cases, both you and your dependent may need an attorney. If it would be improper for one attorney to represent both you and your dependent, only you will be entitled to representation by the plan attorney. Your dependent will not be covered under the Plan.

### **What if you are involved in a legal dispute with another faculty or staff member?**

If you or your dependents are involved in a dispute with another eligible member or that member's dependents, MetLife Legal Plans will arrange for legal representation with independent and separate counsel for both parties.

### **What if the court awards attorneys' fees as part of a settlement?**

If you are awarded attorney's fees as part of a court settlement, the Plan must be repaid from this award to the extent that it paid the fee for your attorney.

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### **To access University of Michigan legal plan information:**

Call (800) 821-6400 Monday- Friday, 8 a.m. - 8 p.m. EST. A specialist will access your legal needs and send a list of attorneys in your area.

Visit [members.legalplans.com](http://members.legalplans.com) and create a profile. From there, you will have immediate access to complete plan details, attorneys, and case numbers.

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## **Additional Information**

**Name of Plan:** The University of Michigan Legal Services Plan

**Plan Sponsor:** The University of Michigan

**Type of Plan:** Welfare Benefit Plan for pre-paid legal services

**Plan Administrator:**

The University of Michigan  
Legal Services Plan Administrator  
Wolverine Tower — Low Rise G405  
3003 South State Street  
Ann Arbor, MI 48109-1278

**Provider of Benefits:**

MetLife Legal Plans, Inc.  
1111 Superior Avenue, Suite 800  
Cleveland, Ohio 44114  
800-821-6400  
Plan Year: January 1-December 31

If you are having any kind of problem, please call MetLife Legal Plans at 800-821-6400. A MetLife Legal Plans representative will help you solve the problem to your satisfaction.

*Prepared by*  
**Benefits Administration Office**  
University of Michigan  
Wolverine Tower – Low Rise G405  
3003 South State Street  
Ann Arbor, MI 48109-1278

Phone 734-615-2000 or 866-763-7657 (toll free)  
Fax 734-763-0363  
Web hr.umich.edu

*The Benefits Office is a unit of University Human Resources (UHR)*

Richard S. Holcomb Jr.  
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## **Board of Regents of the University of Michigan**

Jordan B. Acker  
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## **Nondiscrimination Policy Statement**

The University of Michigan, including the Ann Arbor, Dearborn, Flint campuses as well as Michigan Medicine, is an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions.

Inquiries or complaints may be addressed to the Equity, Civil Rights and Title IX Office (ECRT).

**Equity, Civil Rights and Title IX Office**  
2072 Administrative Services Building, Ann Arbor, MI 48109-1432, (734) 763-0235, TTY (734) 647-1388, ecrtoffice@umich.edu

Title IX Notice: Sex discrimination is prohibited by federal law through Title IX of the Education Amendments of 1972. The University of Michigan does not discriminate on the basis of sex in the education programs or activities that it operates, including admissions and employment. Title IX also prohibits retaliation against reporters of sex discrimination, including reports of sex discrimination against administrators and other employees, and the University of Michigan will investigate alleged retaliation for participation in the Title IX process. Inquiries concerning the application of Title IX may be made to the Title IX Coordinator and/or the Assistant Secretary of the United States Department of Education. Reports of sex discrimination, including sexual harassment, may be made to the Title IX Coordinator at any time at the contact information above.

For other University of Michigan information, call (734) 764-1817.