



## Legal assistance for college-aged children

### One of the many benefits of your Legal Plan

As a parent, you don't stop worrying about your child once they set off for college or a new job. In fact, the worry may increase as your child heads out on their own. Maybe they will sign their first apartment lease, negotiate with a creditor or deal with a traffic violation.


Whatever the case may be, it helps to have knowledgeable legal professionals on your side. For a low monthly payroll deduction, you may be more comfortable knowing that you'll have trustworthy guidance and counseling on your side for a wide range of common legal matters your child may face.

#### The cost savings

Covered services	Without a legal plan	With a legal plan
Phone consultation	\$370	\$0 out of pocket
Traffic ticket defense	\$740	\$0 out of pocket
Drafting letter	\$370	\$0 out of pocket
Court appearance	\$1,924	\$0 out of pocket
<b>Total</b>	<b>\$3,404<sup>1</sup></b>	<b>\$240 per year<sup>2</sup></b>
<b>Potential savings</b>		<b>\$3,164</b>

#### Consider this real member story:<sup>3</sup>

*"John received a notice in the mail that his daughter, who is away at college in another state, got a traffic camera ticket near campus. He found an attorney in the network near his daughter who she was able to contact to go over the situation and what her options were. The attorney was able to contact the city to contest the ticket and made a court appearance on her behalf to get the ticket dismissed since traffic camera tickets had been outlawed in the state."*



As you can see, even if you only use the Legal Plan once in a year, the plan could more than pay for itself. MetLife Legal Plans also provides coverage for many other personal legal matters college-aged children may face — such as landlord issues, student loan debt and identity theft issues.



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**.

- Prices based on the average amount of hours it would take, using the average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
- Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20.
- Example based on real member feedback.

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.