MetLife Federal Benefits

Legal help whenever you need it

Experience the confidence of having an attorney on retainer - **for just $22 per month or less.**

For less than the average fee for a one-hour attorney consultation[1], gain year-round access to a nationwide network of attorneys for life's everyday moments - and the unexpected ones too.



Pay nothing out of pocket

When you visit a network attorney for covered services, you'll have:

- No hourly attorney fees
- No copays
- No deductibles

Use your plan early. Use it often.

Get legal support when you need it with:

- No waiting periods
- Easy access to more than 18,000 qualified attorneys
- Support for an unlimited number of covered matters

Protect yourself–and those who matter most

Your plan extends coverage to your family, providing access to legal help for:

- You
- Your spouse
- Your dependent children[2]

Confidence for Life's Planned & Unplanned Moments

From exciting milestones like buying a home to unexpected challenges like traffic tickets, you'll have the support you need to navigate a broad range of personal matters with budget-friendly access to legal help.

Get started now or any time throughout the year

Scan to explore & enroll
MetLife.com/FederalLegal

How it works

1. **Find an attorney** -Our online tool makes it easy to find an attorney for your specific need.
2. **Schedule a consultation** - Set up a meeting in minutes by phone or email.
3. **Meet with your attorney** - Meet in person, online or by phone for legal advice, help reviewing or preparing documents, & guidance on next steps.

- If representation is recommended and covered, you can choose to continue working with your attorney.
- If representation is recommended but not covered, you can choose to retain your attorney at your own expense.

This table provides a summary of covered matters for each plan option. Please refer to MetLife Federal Legal High Plan Fact Sheet and MetLife Federal Legal Standard Plan Fact Sheet for full coverage details including exclusions and limitations.

	Standard plan - $14 per month	High plan - $22 per month
Estate planning	• Codicils • Complex wills • Healthcare proxies • Living wills • Powers of attorney (healthcare, financial, childcare, immigration) • Simple wills	Same as standard plan, plus: • Revocable & irrevocable trusts
Family & personal	• Affidavits • Conservatorship • Demand letters document • Garnishment defense • Guardianship • Name change • Personal property protection • Protection from domestic violence • Review ANY personal legal document • School hearings	Same as standard plan, plus: • Immigration assistance • Juvenile court defense • Prenuptial agreement
Home & real estate	• Deeds • Eviction defense • Foreclosure • Mortgages • Security deposit assistance • Tenant negotiations	Same as standard plan, plus: • Boundary & title disputes • Property tax assessments • Refinancing & home equity loans • Sale or purchase of home • Zoning applications
Money matters	• Debt collection defense • Identity theft defense • Negotiations with creditors • Promissory notes • Tax collection defense	Same as standard plan, plus: • Identity restoration[3] • Personal bankruptcy • Tax audit representation
Traffic & other matters	• Defense of traffic tickets[4] • Driving privileges restoration • Repossession	Same as standard plan
Elder care issues	Consultation & document review for issues related to your parents • Deeds • Leases • Medicaid • Notes • Nursing home agreements • Power of attorney • Prescription plans • Wills	Same as Standard Plan
Civil lawsuits	• Administrative hearings • Disputes over consumer goods & services • Incompetency defense • Small claims assistance	Same as standard plan, plus: • Civil litigation defense • Pet liabilities

1. The average hourly rate of an attorney is $502.00. National Law Journal and ALM Legal Intelligence, Attorney Compensation Flash Survey (2026)
2. A child is considered dependent as long as he or she is 1) your natural child, your adopted child or your stepchild and 2) is unmarried, not employed full-time, resides in your home, is dependent on you for over half of his or her financial support and is under the Child Limiting Age for your state of residence as defined in your policy.
3. No one can prevent all identity theft or monitor all transactions effectively. Aura is a product of Aura Sub, LLC. Aura Sub, LLC is not affiliated with MetLife, and the services and benefits they provide are separate and apart from any MetLife product.
4. Does not cover DUI.A child is considered dependent as long as he or she is 1) your natural child, your adopted child or your stepchild and 2) is unmarried, not employed full-time, resides in your home, is dependent on you for over half of his or her financial support and is under the Child Limiting Age for your state of residence as defined in your policy.

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, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. 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) involving any sponsoring or offering company, MetLife, or its affiliates and plan attorneys as an adverse party; 3) matters in which there is a conflict of interest between the policyholder 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 individuals covered under a New York insurance policy defense of criminal matters is excluded and parents must be related by blood, marriage, adoption, dependency, or operation of law and reside in the same household as the insured to utilize the Plus Parents benefit. 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.

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