# **LEGAL SERVICES**

# GET COST EFFECTIVE LEGAL HELP FOR LIFE'S BIG MOMENTS

Life is full of moments where you need legal help. From buying a home to handling a speeding ticket, MetLife Legal Plans makes it easy and cost effective to get expert legal assistance whenever you need it.



For Los Angeles City, Los Angeles County, and CA State Employees

# PREMIUMS ARE CONVENIENTLY PAYROLL DEDUCTED!



MetLife Legal Plans makes it easy to get the legal help you need throughout your life with no copays, deductibles or claim forms when using a network attorney for a covered matter.

Comprehensive legal coverage for just \$21.00/month (individual) or \$22.50/month (family)

- No copays, deductibles, or claim forms for covered services
- Access to over 18,000 experienced attorneys
- Unlimited access for covered legal matters
- Convenient payroll deduction of premiums

#### **Family Coverage:**

This plan extends to you, your legally recognized spouse or domestic partner, and any unmarried children under 26 years old.

## How it works:

- 1. Choose an attorney from our extensive network
- 2. Consult by phone, email, or in person
- 3. Get representation in court (for certain matters)
- 4. Use out-of-network attorneys with reimbursement option

Choose an attorney near you from our network of over 18,000 attorneys and work with them by phone, email or in person. And for certain legal matters, your attorney may be able to represent you in court without you having to make an appearance. You can also use an out-of-network attorney and get reimbursed for covered services according to a set fee schedule.<sup>1</sup>

<sup>&</sup>lt;sup>1</sup> You will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. You will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. MetLife Legal Plans is not responsible for legal work performed by out-of-network attorneys.

# Our legal plan covers many of the most frequently needed personal legal matters:

Money Matters	<ul> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Identity Management Services¹</li> </ul>	<ul><li>Negotiations with Creditors</li><li>Personal Bankruptcy</li><li>Promissory Notes</li></ul>	<ul><li>Tax Audit Representation</li><li>Tax Collection Defense</li></ul>
Home & Real Estate	<ul><li>Boundary &amp; Title Disputes</li><li>Deeds</li><li>Eviction Defense</li><li>Foreclosure</li></ul>	<ul><li>Home Equity Loans</li><li>Mortgages</li><li>Property Tax Assessments</li><li>Refinancing of Home</li></ul>	<ul> <li>Sale or Purchase of Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> <li>Zoning Applications</li> </ul>
Estate Planning	<ul><li>Codicils</li><li>Complex Wills</li><li>Healthcare Proxies</li></ul>	<ul><li>Living Wills</li><li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li></ul>	<ul><li>Revocable &amp; Irrevocable Trusts</li><li>Simple Wills</li></ul>
Family & Personal	<ul> <li>Adoption</li> <li>Affidavits</li> <li>Caregiving (Family First)<sup>2</sup></li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce (20 hours)</li> <li>Garnishment Defense</li> </ul>	<ul> <li>Guardianship</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Name Change</li> <li>Parental Responsibility Matters</li> <li>Personal Property Issues</li> </ul>	<ul> <li>Prenuptial Agreement</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>
Civil Lawsuits	<ul><li>Administrative Hearings</li><li>Civil Litigation Defense</li></ul>	<ul> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul><li>Pet Liabilities</li><li>Small Claims Assistance</li></ul>
Elder-Care Issues	<ul> <li>Consultation &amp; Document Review for Issues Related to Your Parents</li> <li>Deeds</li> <li>Leases</li> </ul>	<ul><li>Medicare</li><li>Medicaid</li><li>Notes</li><li>Nursing Home Agreements</li></ul>	<ul><li>Powers of Attorney</li><li>Prescription Plans</li><li>Wills</li></ul>
Vehicle & Other Matters	Defense of TrafficTickets <sup>3</sup>	Driving Privileges Restoration	Repossession

**NOW INCLUDED!** Caregiving (Family First): You and your family have access to a highly trained CareTeam from Family First to help navigate Caregiving challenges. With our Caregiving benefit, you have access to support and guidance from a Caregiving Expert at Family First. The Expert will review your caregiving situation, work with you to a create holistic care plan, and provide the resources and support needed to make care-related decisions.

Additional hours: For non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year, for matters not included in the plan such as Expungement, Probate, Misdemeanor and Felony Defense.<sup>4</sup>

Estate planning at your fingertips: Our website provides you with the ability to create wills, living wills and powers of attorneys online in as little as 15 minutes. Answer a few questions about yourself, your family and your assets to create these documents instantly. In states where available, you also have access to sign and notarize your documents online through our video notary feature.<sup>5</sup>

# Cost: \$21.00 a month (individual) or \$22.50 a month (family)

1. These benefits provide the Participant with access to services provided by Aura, 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. 2. This benefit provides the Participant and their family a highly-trained Care Team, provided by Family First, to navigate caregiving challenges. Family First services are provided by Aging of America, Group, Inc. Aging of America, Inc. is not a corporate affiliate of MetLife. 3. Does not cover DUI. 4. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually. 5. Digital notary and signing is not available in all states. This is a summary only. Please see plan booklet for a complete description of all henefits

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 member 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.

## **EMPLOYEES CLUB ENROLLMENT FORM**

Don't miss out on cost effective leg	al protection for you and your family.
Complete the enrollment form or contact	your Employees Club representative today.

Select a legal coverag			onth (individual) onth (family)	)	recognized s	rage: ends to you, your le pouse or domestic p ed children under 26	partner, and
Instructions: To enroll in the Club's MetLife Leaccurately and select the month the designated Employees Club	egal Plan Services, p	olease complete	the provided enrollmonpleted the form, sign		Fill in all requi	red personal inf	ormation
Name of Association <b>Emplo</b>	yees Club o	f Californ	ia	Social Security Number	-	-	
First Name		Middle Initial	Last Name				
Home Address			City		State	Zip	
Home Phone	Work Phone		Mobile Phone		Date of Birth	(MM/ DD/ YYYY)	
Email Address (No work email address)*			Gender Male	Female	Marital Statu		ingle
Dept Name	Jol	o Title		F	Facility Name		
Work Address			City		State	Zip	
Date of Hire (MM/ DD/ YYYY) Pa	y Status (Select One)	employee I a	nm paid hourly			ss you provide will h	•
METLIFE LEGAL SERVICES CANC Cancellations are only accepted from or cancellations during this period. other services offered.	m January 1 to March	31 each year. Plea			Your e-mail addr	become available to ess will be used sole of California and will ers.	ly by the
ACKNOWLEDGEMEN <sup>*</sup>	Г				PLOYER Fr	nployees Club of	California
By signing below, you acknowledge complete to the best of your knowled information may result in denial of authorizes the Club to process your	edge. You understand coverage or terminati	that providing fal on of benefits. You	se or misleading ur signature		31 Los Tio	15. Spring St. Ste 130 s Angeles, CA 90013- ket Services: 888.77 surance Services: 800 vw.EmployeesClub.co	00 1212 7.1744 ).464.0452
SIGN			/ /				

The Employees Club of California (The Club) is a membership program of LACEA Insurance Services, Inc. (CA DOI Lic. #0B98000). LACEA Insurance Services, Inc. is a licensed insurance agency, and subsidiary of the Los Angeles City Employees Association, Inc. offering insurance benefits to qualified Club members. Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. Please contact the Club for costs and complete details.



**Applicant Signature** 

### **PAYROLL DEDUCTION AUTHORIZATION FORM**

#### **Important Membership Information**

As a new policyholder, you will be automatically enrolled in the Employees Club of California, a membership program administered by LACEA Insurance Services, Inc. Membership is required to participate in the group-rated insurance programs you're enrolling in, and it is available exclusively to current employees of the City of Los Angeles, the Department of Water and Power, and the State of California.

Your membership in the Employees Club of California provides access to numerous exclusive benefits and programs, including the ease of having your club membership fees and insurance premiums automatically deducted from your payroll.

Club Membership fee: \$3.75 per pay period (\$7.50 monthly) for active employees.

By signing the Payroll Deduction Authorization, I authorize a monthly deduction of \$7.50 from my payroll, plus any other authorized

deductions, for full Club bene	fits access. This remains in effe	ct until I revoke it in writing.		
Select Your Employm			ion below based on	your employment type.
FOR THE STATE OF C	ALIFORINIA EMPLOYI	EES		
PAYROLL DEDUCTION	N AUTHORIZATION			
Last Name	First Name	Middle Initial	Social Security Number	-   -   -
Organization Name Los Angele	s City Employees Asso	ciation, Inc. (LACEA)	Ded./ Org	. Code: <b>089-067</b>
now or in the future for membersh is sponsored by the above-named by me or by the above-named or	roller  coller to deduct from my salary and wait of the dues and any benefit program for organization. This authorization will represent that I am a metermination of membership will cancer	which I have applied, which emain in effect until canceled ember of the above-named	Club	Employees Club of California 311 S. Spring St. STE 1300 Los Angeles, CA 90013 (800) 464-0452 info@employeesclub.com www.EmployeesClub.com
SIGN HERE X		/ / Date	Code	Deduction
FOR LOS ANGELES C	ITY AND DWP EMPLO	YEES		
		A	Carial	
Last Name	First Name	Middle Initial	Social Security Number	-   -
City Dept #	City Employee # (5 - 6 Digits)	DWP Employee #		Please select one:  City Active

astivanie	That Name	Wilddle Hillar	Security Number	-	
City Dept #	City Employee # (5 - 6 Digits)	DWP Employee #		Please select one:  City Active	
To: Controller-City of Los Angeles, or Fire and Police Pension, or City Employees Retirement System, or Paymaster- Department of Water and Power		311 S. S	yees Club of California Spring St. STE 1300 geles, CA 90013	City Retired  DWP Active  DWP Retired  Fire/ Police Pension (Officers Only)	
I hereby authorize the deduction from my salary or pension of amounts sufficient to cover premiums/membership fees for any of my group benefits provided by the Employees Club of California. In the event that any premiums should change due to age, an increase in salary or benefits, or a general rate increase for the entire Association, I authorize you to make such changes upon notification from the		y the due entire (800) 46 info@ei	64-0452 mployeesclub.com mployeesClub.com		
Employees Club of California. This deduction will remain in force until canceled by me in writing		celed	FOR OFFICE US	E ONLY	

SIGN HERE Los Angeles City / DWP Employee Date Code Deduction

SLAM\_2409

#### PAYROLL DEDUCTION AUTHORIZATION FORM

#### **Important Membership Information**

As a new policyholder, you will be automatically enrolled in the Employees Club of California, a membership program administered by LACEA Insurance Services, Inc. Membership is required to participate in the group-rated insurance programs you're enrolling in, and it is available exclusively to current employees of the City of Los Angeles, the Department of Water and Power, and the State of California.

Your membership in the Employees Club of California provides access to numerous exclusive benefits and programs, including the ease of having your club membership fees and insurance premiums automatically deducted from your payroll.

Club Membership fee: \$3.75 per pay period (\$7.50 monthly) for active employees.

By signing the Payroll Deduction Authorization, I authorize a monthly deduction of \$7.50 from my payroll, plus any other authorized deductions, for full Club benefits access. This remains in effect until I revoke it in writing.

### FOR LOS ANGELES COUNTY EMPLOYEES

#### **PAYROLL DEDUCTION AUTHORIZATION**

