

5 questions to ask when choosing a legal plan

Affordability is often a top consideration when choosing a legal plan, but there are so many other factors to consider that will ensure you are offering a plan that provides real value for your employees. Ask these five questions to evaluate whether a legal plan will work for your employees.

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| 1 | <p>How do individuals get access to attorneys?</p> | <p>We provide employee choice at every step. Members can leverage services online, via chat, email or on the phone. On the phone and chat, we have real people responding to questions and concerns, with most calls reaching a live representative within seconds. Unlike other voluntary benefits which are purchased as a safety net (with the hope that you never have to use them), the more an employee uses a Legal Plan, the more they benefit. That’s why we make access easy and direct for our members. We know, laws permeate every aspect of our lives. So, it’s helpful to have an advocate in your corner.</p> |
| 2 | <p>Are there hourly limitations? Are there annual limitations on the number of times an aspect of the plan may be used?</p> | <p>Employees should never be penalized for using their legal plan or face hour limits, page limits or frequency restrictions for matters that are covered in their plan. With MetLife Legal Plans, employees can use the plan as much as they need over the course of the year for covered legal matters.¹ And, employees also have access to unlimited consultations and document review for non-covered matters, as long as they are not excluded matters. When comparing plans, make sure to look at whether or not they set time limits for legal matters or if they offer any coverage for non-covered matters.</p> |
| 3 | <p>What are the demographics of your network? How do you compare with National Averages?</p> | <p>Members like to have the choice to be represented by attorneys who share similar cultural backgrounds. Legal issues can be sensitive matters and representation can help build trust with an attorney. The 18,000+ experienced and qualified attorneys within our network represent a diverse professional group and is on par with national averages for diversity of attorneys.</p> |
| 4 | <p>Are the attorneys everywhere or just in major cities? Can we review the coverage map?</p> | <p>A good legal plan has coast-to-coast attorney coverage and can recruit talent across the country. Our plan provides access across the U.S. and many U.S. territories.</p> |
| 5 | <p>Does the plan meet the needs of the employee population?</p> | <p>A robust legal plan covers a wide range of issues that provide the member with a better sense of financial security and value in the plan. Having a partner that will continuously review feedback to improve the customer experience, implement new tools and features to handle legal matters quickly and easily, and enhance plan designs to solve for employees’ diverse needs.</p> |

Access to a group legal plan can go a long way in bridging the representation gap for marginalized groups. This includes women, people of color, LGBTQ+ individuals, those with economic hardships, the elderly, and more.²

MetLife Legal Plans provides protection at every step. It offers real and tangible results in the form of legal representation and consultation. The protection is not only a result of affordability and accessibility—but also due to the range of covered legal services.

1. Except for reproductive assistance, divorce and 4 hours coverages
 2. Buckwalter-Poza, Rebecca, 2016. Center for American Progress. “Making Justice Equal.”

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. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.