



More protection for real life

METLIFE LEGAL PLANS

Help with everyday legal milestones and unexpected personal legal matters.

METLIFE PET INSURANCE

Help manage eligible veterinary expenses for the dogs and cats in your life.



Your benefits, through the FBC

THE CONSORTIUM

The San Diego & Imperial County Schools Fringe Benefits Consortium has supported school communities since 1982.

YOUR OPTIONS

SDCCD offers voluntary access to MetLife Legal Plans and MetLife Pet Insurance through the FBC.

TWO DIFFERENT PAYMENTS

Legal: payroll deductions.
Pet: enroll and pay directly through MetLife.

Legal support for life's big moments

PLAN FOR THE FUTURE

Wills, living wills, powers of attorney, trusts and other estate-planning services.

PROTECT YOUR HOME

Home purchase or sale, deeds, mortgages and certain landlord/tenant-related personal matters.

HANDLE THE UNEXPECTED

Identity theft defense, consumer disputes, debt matters and certain civil or traffic issues.

One plan can support your family

STANDARD PLAN

Employee, spouse or California registered domestic partner, and eligible dependent children up to age 26.

PLUS PARENTS

Adds eligible parents, parents-in-law and grandparents for selected services; up to eight additional people.

IMPORTANT DISTINCTION

Plus Parents does not extend every legal benefit to parents. Review the covered-service details.

What types of legal matters are included?

Helping you navigate life’s planned and unplanned events.

San Diego &
Imperial County
Schools FBC

You get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney. All services below are available to you, your spouse and dependents. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³ Services highlighted in **bold** are available to parents, parents-in-law and grandparents through Plus Parents. Plus Parents allows up to eight additional people to have coverage.

Money Matters	- Debt Collection Defense - Identity Theft Defense Identity Restoration¹	- Negotiations with Creditors - Personal Bankruptcy Promissory Notes	- Tax Audit Representation - Tax Collection Defense
Home & Real Estate	- Boundary & Title Disputes Deeds - Eviction Defense - Foreclosure	- Home Equity Loans Mortgages - Property Tax Assessments - Refinancing of Home	- Sale or Purchase of Home - Security Deposit Assistance - Tenant Negotiations - Zoning Applications
Estate Planning	Codicils Complex Wills Healthcare Proxies Living Wills	Powers of Attorney (Healthcare, Financial, Childcare, Immigration)	- Revocable & Irrevocable Trusts Simple Wills
Family & Personal	- Adoption Affidavits - Conservatorship Demand Letters - Garnishment Defense - Guardianship - Immigration Assistance	- Juvenile Court Defense, Including Criminal Matters - Name Change - Parental Responsibility Matters - Personal Property Protection	- Prenuptial Agreement - Protection from Domestic Violence Review of ANY Personal Legal Document - School Hearings
Civil Lawsuits	- Administrative Hearings - Civil Litigation Defense	- Disputes Over Consumer Goods & Services - Incompetency Defense	- Pet Liabilities - Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for your parents: Deeds Leases	Medicaid Medicare Notes Nursing Home Agreements	Powers of Attorney Prescription Plans Wills
Traffic & Other Matters	Defense of Traffic Tickets⁵	Driving Privileges Restoration	Repossession

To learn more about your coverages, view our attorney network or grant your dependents access, create an account.

Your account will also give you access to our self-help document library to complete simple legal forms. The forms are available to you, regardless of enrollment.



Create an account at members.legalplans.com or scan the QR code.

Questions? Call the **MetLife Legal Plans Client Service Center** at **800-821-6400** Monday—Friday, 8:00 a.m. to 8:00 p.m., ET.

1. The Participant 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.
2. Digital notary and signing are not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their dependents, parents, parents-in-law, and grandparents. Plus Parents allows up to eight additional people to have coverage.
3. 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.
4. 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.
5. Does not cover DUI.

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. [MLP4+PP]



Legal assistance categories

ESTATE PLANNING	Wills • trusts • healthcare directives • powers of attorney
HOME & REAL ESTATE	Home sale or purchase • deeds • mortgages • tenant issues
MONEY MATTERS	Debt defense • bankruptcy • tax audit representation
FAMILY & PERSONAL	Adoption • guardianship • document review • name changes
CIVIL & CONSUMER	Certain civil litigation defense • consumer disputes • small claims help
ELDER-CARE	Selected parent-related consultations and document review
TRAFFIC & OTHER	Eligible traffic ticket defense • driving privilege matters

Covered network attorney fees are paid by the plan. Exclusions and service-specific limits apply.

More than advice: legal representation

Advice and consultation

Discuss eligible personal legal questions with a network attorney. Learn your rights, options and possible next steps.

Document preparation

Covered services can include drafting wills, powers of attorney, deeds, affidavits and demand letters.

Negotiation and defense

Certain creditor matters, consumer disputes, civil litigation defense and administrative hearings include representation.

Understand the boundary

Representation applies to listed covered matters—not every lawsuit or legal dispute. Costs, fines and excluded matters remain your responsibility.

Network attorney fees for covered matters: no copay, deductible or claim forms. Coverage is subject to the SPD.

Plan ahead for the people who matter

Wills

Create or update simple and complex wills, and document how you wish property to be distributed.

Trusts and planning

The overview lists revocable and irrevocable trusts as estate-planning services, subject to plan terms.

Powers of attorney

Prepare covered financial, healthcare and other powers of attorney; healthcare proxies and living wills.

Online estate tools

Members can access self-help document tools for wills, living wills and powers of attorney; availability varies.

Important: Creating your own trust is different from administering another person's trust as trustee.

Support for home and financial matters

Buying or selling a home

Listed services include the sale or purchase of a home, deeds, mortgages and refinancing.

Housing challenges

Certain title or boundary disputes, foreclosure, eviction defense and security-deposit assistance.

Debt and identity theft

Debt collection defense, negotiations with creditors, identity theft defense and identity restoration.

Tax and bankruptcy

Tax audit representation, tax collection defense and personal bankruptcy services, within plan rules.

Coverage varies by legal issue; landlord, business and investment matters have exclusions.

Help with sensitive personal matters

Family and personal

Listed matters include adoption, guardianship, conservatorship, name changes and certain immigration assistance.

Consumer and civil

Assistance with consumer disputes, covered civil litigation defense, administrative hearings and small claims preparation.

Document review

A network attorney may review personal legal documents, such as agreements, leases or purchase documents.

Traffic matters

Certain traffic-ticket defense and driving privilege matters are listed. DUI itself is not covered.

The plan does not cover every family-law matter, criminal matter or lawsuit. Check the specific service.

Additional support for older generations

Who can be added

Plus Parents extends selected services to eligible parents, parents-in-law and grandparents—up to eight additional people.

Examples of selected help

The overview highlights certain wills, powers of attorney, deeds, healthcare documents and elder-care document review.

Not identical coverage

Only the specifically identified services extend to additional relatives. Standard employee coverage is broader.

A helpful conversation

Encourage relatives to review existing documents and ask MetLife which services are available to them.

Plus Parents costs \$33.60 per tenthsly deduction versus \$27.60 for standard coverage.



Legal plan cost at a glance

STANDARD LEGAL

\$27.60 per deduction

\$276.00 per year

LEGAL PLUS PARENTS

\$33.60 per deduction

\$336.00 per year

WHAT YOU GET

For covered matters with a network attorney: no copays, deductibles or claim forms for attorney fees.

Getting legal help is simple

1 Identify the issue

Example: you need to prepare a power of attorney, review a purchase agreement or respond to a debt collector.

2 Confirm coverage

Visit members.legalplans.com or call 800-821-6400. Ask whether your exact service is covered.

3 Choose an attorney

Select a participating network attorney and obtain any required case number before services begin.

4 Meet and proceed

Schedule your appointment. Covered network attorney fees are paid by the plan; other expenses may apply.

Non-network attorneys are subject to a reimbursement schedule; out-of-pocket costs may remain.



Know the legal plan boundaries

ADDITIONAL HELP

Four combined hours per year of network attorney time for certain non-covered matters.

COMMON EXCLUSIONS

Employment disputes, business/investment matters, appeals/class actions, fines and pre-existing attorney-client matters.

ENROLLMENT

Annual open enrollment elections go into effect January 1st. Refer to the SPD for full conditions and exclusions.

Pet insurance for the unexpected

ACCIDENTS

Injuries, emergency visits, surgery, X-rays and eligible diagnostic testing.

ILLNESSES

Eligible illnesses, medications, hospitalization and certain chronic or hereditary conditions.

FLEXIBLE CARE

Use any licensed veterinarian, specialist or emergency clinic in the United States.



Choose a policy that fits your pet

CUSTOMIZE COVERAGE

Select among available reimbursement levels, annual limits and deductible options.

PREVENTIVE CARE

Optional preventive-care coverage may be available at additional cost.

CHECK THE DETAILS

Pre-existing conditions may be excluded. Waiting periods and other policy conditions apply.

How pet claims and premiums work

GET YOUR QUOTE

Premium depends on pet characteristics, location and the coverage you choose; group discounts may apply.

PAY & SUBMIT

Pay your vet, then submit eligible expenses through the MetLife Pet app for reimbursement.

DIRECT PAYMENT

Pet premiums are not payroll deducted. Set up payment directly with MetLife.

Ready to take the next step?

LEGAL PLAN

Enroll through your employer's open enrollment process.

members.legalplans.com

800-821-6400

PET INSURANCE

Get a personalized quote and enroll directly.

metlife.com/getpetquote

800-438-6388

REMEMBER

When prompted, identify San Diego & Imperial County Schools Fringe Benefits Consortium.

Questions?