Metropolitan General Insurance Company
700 Quaker Lane, Warwick, RI 02886

Group Legal Services Plan

Policy of Insurance

This is a policy of group legal services insurance by and between the Policyholder and Metropolitan General Insurance Company (Metropolitan), a Rhode Island company with its principal place of business at 700 Quaker Lane, Warwick, Rhode Island, 02886.

In return for the payment of Participation Fees, Metropolitan will provide the insured services described in this policy.

Group Legal Services Policy Number: 990-6188

Group Policy Effective Date: November 1, 2022

Situs: This contract is governed by the laws of the state of New York**.**

Administrative services are provided under this policy by MetLife Legal Plans, Inc. ("**MetLife Legal Plans**"), a Delaware Corporation and an affiliate of Metropolitan General Insurance Company. Any reference to MetLife Legal Plans is as the Administrator of the Plan.

CONTACTING METLIFE LEGAL PLANS

You may contact the Plan Administrator, MetLife Legal Plans, Inc. by internet website, phone, or mail.
Internet website: www.legalplans.com
Phone: 1-800-821-6400
Mail: 1111 Superior Avenue
Cleveland, OH 44114-2507

Signatures

The undersigned, being authorized to do so and having reviewed this policy, execute it agreeing to its terms and intending to be bound on the Effective Date.

Name and Address of POLICYHOLDER:
Civil Service Employees Association, Inc
143 Washington Avenue
Albany, NY 12210

Mary E. Sullivan

By: _____ Title: President Date: November 29, 2022

METROPOLITAN GENERAL INSURANCE COMPANY

By:

President

Secretary

Date: November 1, 2022

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Definitions

As used in this policy, defined terms will have the meanings specified whenever they appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

Policyholder means Civil Service Employees Association, Inc.

Child means a person under the Limiting Age who is the Participating Member's:

- natural child;
- adopted child; or
- stepchild.

The term also includes such person under the Limiting Age who is:

- unmarried;
- not employed on a full-time basis; and
- dependent on the Participating Member for over half of his or her financial support.

No Child who, because of a mental or physical handicap, is incapable of self-support and is fully dependent on the Participating Member for support, will cease to be a Child because he or she has reached the Limiting Age.

Covered Legal Services means those legal services listed in Schedule A-Covered Legal Services.

Covered Person means:

- a Participating Member;
- if Dependent coverage is in effect, his or her Dependents;
- if Plus Parents coverage is in effect, his or her Parent.

Dependent means the Participating Member's Spouse and/or Child**.**

Eligible Member means members of CSEA.

Legal Services Plan or Plan means this policy which provides insurance for Covered Legal Services.

Limiting Age means 26 years of age.

Metropolitan means Metropolitan General Insurance Company.

Participating Member or Participant means an **Eligible Member** who participates in the Plan.

Plan Attorney means an attorney who has contracted with Metropolitan or the Administrator to provide Covered Legal Services.

Qualified Domestic Partner or Civil Union Partner means a person who resides with the Participating Employee and who qualifies for coverage in another employee benefit plan provided by the Policyholder.

Qualifying Event means a life event experienced by an Eligible Member, including:

- marriage;
- divorce, legal separation or annulment;
- change in Qualified Domestic Partner or Civil Union Partner status;
- the birth, adoption or placement for adoption of a dependent child; or
- the death of a dependent.

Spouse means the Participating Members lawful spouse or Qualified Domestic Partner or Civil Union Partner.

We, Us and **Our** means the Administrator.

Important Dates and Additional Terms of Coverage

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through October 31, 2023**.**

Plan Year: means the Initial Plan Year and each 12 consecutive month period which occurs thereafter.

Initial Contract Term: The initial term of the Group Legal Services Policy begins on the Effective Date and continues through October 31, 2025. During the Initial Contract Term, the Participation Fee rate(s) will not be changed. Thereafter Metropolitan may change the Participation Fee rate(s) on the Renewal Date.

Renewal Date: Beginning on November 1, 2025 and on each November 1st which occurs thereafter, this Group Legal Services Policy will be automatically renewed for a period of one year. Such renewals will continue until either party gives advance notice to the other that it intends to end or seek to amend the Group Legal Services Policy effective on such Renewal Date. Notice of non-renewal by Metropolitan to the Policyholder must be given at least 45 days but not more than 60 days in advance. The Policyholder may cancel for any reason upon 30 days written notice to Metropolitan.

Coverage for Dependents:	is provided under this Plan**.**
Re-enrollment:	will be automatic unless the Participating Member elects not to participate during the annual enrollment period.

Participation Fees

In consideration of the insurance provided under this Plan, the Policyholder must pay Participation Fees to the Administrator. Participation Fees must be remitted in the amount and frequency set forth in the Declarations Pages. The Policyholder may request in writing to change the frequency of payment. Any change in the frequency of payment must be approved by the Administrator in writing.

Participation Fees: This is a Contributory plan. The Participation Fee is:

- $16.30 per month per Participating Member with Dependent Coverage all of which is paid by the Participating Member. The Due Date for the payment of Participation Fees to Us is the 15th day of each month beginning with the Participation Fee due November 1, 2022.

Plan Participation

This is a Contributory plan. This means that Participating Members pay all or part of the Participation Fees set forth above in order to participate in the Plan. The Policyholder must offer participation in this Plan to Eligible Members at least once in each Plan Year. Eligible Members may enroll or re-enroll in the Plan during the enrollment period as established by the Policyholder. Eligible Members who choose to participate in the Plan agree to do so for the full Plan Year. Persons who become Eligible Members or experience a Qualifying Event during the Plan Year will be offered enrollment in the Plan for the remainder of the Plan Year.

The Policyholder must provide the Administrator with a list of Participating Members at times and in a form agreed upon by the Policyholder and the Administrator. The Policyholder will make all decisions regarding whether a person is an Eligible Member or a Participating Member. The Administrator and Metropolitan may accept and rely on such decisions.

Participation in this Plan may not be required as a condition of membership and no member may be discriminated against or coerced for failure to participate.

Certificate

Metropolitan will provide the Policyholder with a certificate to deliver to Participating Members. This certificate will outline the provisions of the insurance and describe the Covered Legal Services provided under this policy.

Grace Period

The Policyholder will have a Grace Period of 31 days to remit the Participation Fees that become due. During the Grace Period, this policy will continue in effect. If the Participation Fees remain unpaid at the end of the Grace Period, this policy will terminate. Termination will be effective at 12:01 a.m. on the 32nd day following the due date for which Participation Fees remain unpaid. In any case, the Policyholder will remain liable for the pro-rata portion of all Participation Fees which accrue for the period this policy is in effect.

Covered Legal Services

Covered Legal Services as described in Schedule A-Covered Legal Services will be provided to Covered Persons by Plan Attorneys unless a Covered Person chooses to use a non-Plan Attorney.

If Covered Legal Services are provided by a non-Plan Attorney, payment will be made in accordance with the amounts set forth in Schedule B-Non-Plan Attorney Fee Schedule as maintained by MetLife Legal Plans. However, in no event will an amount greater than the sum of the legal fees actually incurred be paid. Once the Covered Person notifies MetLife Legal Plans that he or she intends to use a non-Plan Attorney, MetLife Legal Plans will provide the Covered Person with a claim form and informational material.

If a Participating Member has an adverse interest in a matter involving one or more other Participating Members and Covered Legal Services are provided, each Participating Member will be given independent and separate counsel.

If Dependent coverage is provided under the Plan and a Participating Member for whom such coverage is in effect has a right to receive Covered Legal Services involving a Dependent as an adversary, then the Plan will provide services for the Participating Member only.

A Plan Attorney may not request or accept additional compensation of any nature from Covered Persons for the provision of Covered Legal Services, except for payments required to be made to third parties. The Covered Person is responsible for the payment of all amounts due to third parties.

The Advice and Consultation services described in Schedule A-Covered Legal Services will be the **only** service provided for a matter not otherwise included as a Covered Legal Service and not listed in the Exclusion section.

Covered Persons have the right to complain to the state bar association concerning attorney conduct in the providing of legal services.

Nothing contained in this policy is intended to interfere with any Covered Person's freedom of choice in the selection of an attorney or with the direct attorney-client relationship.

Metropolitan will be liable for payment to Plan Attorneys, on behalf of the Covered Person, for providing Covered Legal Services.

Claims Review-Additional Information

This plan is not subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). This means that the Administrator is the fiduciary charged with discretionary authority for determining Plan services and for the interpretation of Plan terms in connection with the full and fair review of claims that have been denied in whole or in part, which review is required by Section 503 of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Resolution of Disputes Arising Between Metropolitan, the Policyholder and the Administrator

If any dispute or controversy arises among:

- Metropolitan
- the Policyholder, and/or
- the Administrator

it will be resolved as follows:

- Representatives of the parties in dispute will, in good faith, attempt to resolve the dispute or controversy within thirty (30) days of the written request of any aggrieved party.

- If the dispute or controversy is not settled within the thirty (30)- day period, the parties to the dispute or controversy may mutually agree upon a process to resolve it.

- This Section is not intended to limit the legal options of a party to a dispute or controversy if the dispute or controversy cannot be resolved, or a process to resolve it cannot be agreed upon, within the thirty (30)- day period.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between Plan Attorneys and their Covered Person clients.

Exclusions

Covered Legal Services will not be provided for:

- Appeals or class actions.
- Transactions involving:
    - farms or businesses;
    - rental property when a Covered Person or the Policyholder is the landlord;
    - patent, trademark or copyright law; or
    - property held for investments or rental.
    - Any matter involving a dispute or proceeding with:
    - the Policyholder or any of its affiliates as an adverse party;
    - any employee benefit or benefit plan the Policyholder has established; or
    - Metropolitan or its affiliates, the Administrator or any Plan Attorney as an adverse party.
- Any employment related matter.
- Any matter for which an attorney-client relationship arose before a Covered Person became eligible for the Covered Legal Services under the Plan.
- Amounts due third parties such as:
    - court costs, filing fees or recording fees;
    - fines;
    - judgments;
    - witness fees; or
    - transcripts.
- Any matter deemed to be frivolous, harassing, or in contravention of the rules of ethical conduct governing attorneys.
- Defense coverage for criminal matters.

Entire Contract

This policy, the certificate and any attached schedules, endorsements, exhibits, and amendments constitute the entire contract. Any statement made by the Policyholder in obtaining this coverage will be deemed to be a representation and not a warranty. No such statement will be used to void this policy or as a defense to any claim for services provided under it.

End Of Insurance Provided By This Policy

1. Upon providing the required notice of intent to end this policy as described above, this policy and the insurance provided under it may be terminated by either party on any Renewal Date.
2. Subject to the Grace Period, this policy and the insurance provided under it will be terminated if the Policyholder fails to remit Participation Fees when due.

End Of Insurance Coverage For A Participating Member Or Dependent

1. Insurance coverage provided to an individual Participating Member will end upon the first of the following to occur:

    - the date this policy terminates;
    - the last day of the month in which the Participating Member ceases to be an Eligible Member;
    - the first day of the plan year for any year in which the Participating Member fails to re-enroll during an annual enrollment period as described in the Declarations Pages; or
    - the first day of the month following the due date for which the Participating Member fails to make any required contribution to the Participation Fee.

2. Insurance coverage provided to a Dependent of a Participating Member will end upon the first of the following to occur:

    - the date the Participating Member's coverage ends;
    - the first day of the month following the due date for which the Member fails to pay a required contribution to the cost of Dependent coverage; or
    - the date the Dependent ceases to be a Dependent of a Participating Member.

When coverage for a Covered Person ends, services that would begin after the date such coverage ends will not be covered. However, services will continue for any matter where:

- Covered Legal Services were provided for such matter prior to the end of insurance; and
- such matter was open and pending when such coverage ended.

If Coverage Ends Because of a Change in Membership Status

A Participating Member whose coverage ends because of a change in employment status may:

- continue coverage under this policy for 30 months after such change if, within 30 days of the change, the Participating Member contacts Us and makes a single payment equal to 30 monthly Participation Fees; or

- buy a policy of individual legal services insurance from Metropolitan on any form of individual legal services insurance then customarily offered in the Covered Person's state of residence.

When coverage for a Covered Person ends services that would begin after the date such coverage ends will not be covered. However, services will continue for any matter where:

- Covered Legal Services were provided for such matter prior to the end of insurance; and
- such matter was open and pending when such coverage ended.

Continuation of Insurance

Under circumstances described in the certificate(s) to this policy, Participating Members or the Participating Members surviving Spouse may be entitled to elect to continue insurance if this policy ends. If on or after the date the policy would otherwise end there are certificates in effect under which one or more persons have elected to continue their insurance in accordance with the terms and conditions specified in their certificate(s), this policy will be deemed to continue in effect but only with respect to such continued insurance.

Additional Policyholder Responsibilities

The Policyholder is responsible for any filings required of the Policyholder by:

- the Internal Revenue Service;
- the Department of Labor or any federal agency; or
- any agency of a state government claiming jurisdiction over the Policyholder.

Upon request, the Administrator or Metropolitan will provide to the Policyholder information they possess that the Policyholder needs to make such required filings.

Metropolitan and the Administrator will indemnify and hold the Policyholder harmless against any claim, judgment or liability resulting from any alleged professional negligence or misconduct on the part of Plan Attorneys in providing Covered Legal Services under the Plan or resulting from any alleged negligence or misconduct on the part of Metropolitan or the Administrator in the performance of or omission of any responsibility assumed by Metropolitan or the Administrator under this policy.

Unless otherwise prohibited by law, the Policyholder will indemnify and hold Metropolitan and the Administrator harmless against any claim, judgment, or liability resulting from any alleged negligence or misconduct by the Policyholder in the performance of or omission of any responsibility the Policyholder has agreed to assume under this policy.

The Policyholder will also allow and/or facilitate ongoing communications and promotion of the Plan to all Eligible Members, via mail or digitally, as often as MetLife deems appropriate, or as otherwise agreed between the parties

Assignability

This policy may not be assigned.

Changes

No change to this policy will be valid unless approved by an officer of Metropolitan General Insurance Company. Changes requiring the agreement of Metropolitan and the Policyholder must be signed by an officer of the Policyholder and by an officer of Metropolitan General Insurance Company. Each change must be in writing and must be endorsed on or attached to this policy.

No agent, broker, or sales representative may make any change in this policy or waive any of its provisions.

Enrollment Materials

Subject to Our review and written approval, the Policyholder will be responsible for printing and distributing enrollment materials to all Members.

SCHEDULE A-COVERED LEGAL SERVICES

MetLife Legal Plans

ADVICE AND CONSULTATION

Office Consultation
This service enables the Covered Person to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Covered Person's rights;
- point out his or her options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Covered Person if requested. If representation is covered as outlined in this Schedule, the Covered Person will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, You may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Covered Person may then choose to:

- retain the Plan Attorney at his or her own expense;
- seek other counsel; or,
- do nothing.

This service is not intended to provide the Covered Person with continuing access to a Plan Attorney in order to seek advice that would allow the Covered Person to undertake his or her own representation.

Telephone Advice
This service enables the Covered Person to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Covered Person's rights;
- point out his or her options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Covered Person if requested. If representation is covered as outlined in this Schedule, the Covered Person will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, You may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Covered Person may then choose to:

- retain the Plan Attorney at his or her own expense;
- seek other counsel; or,
- do nothing.

This service is not intended to provide the Covered Person with continuing access to a Plan Attorney in order to seek advice that would allow the Covered Person to undertake his or her own representation.

CONSUMER PROTECTION

Consumer Protection Matters
This service provides the Covered Person with representation, as a plaintiff, in consumer protection matters and includes representation at trial. It covers disputes over consumer goods and services where:

- the amount being contested exceeds the small claims court limit; and
- the controversy is evidenced by a written document such a sales slip, contract, note or warranty.

This service does not include disputes over real estate, construction or insurance, or collection activities after a judgment.

Small Claims Assistance
This service provides the Covered Person with:

- counseling on prosecuting a small claims action;
- help in preparing documents;
- advise on evidence, documentation and witnesses; and
- help in preparing for trial.

This service does not cover the Plan Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Personal Property Protection
This service provides the Covered Person with:

- counseling on any personal property issue;
- examples are consumer credit reports, contracts for purchase of personal property, consumer credit agreements or installment sales agreements;
- counseling on pursuing or defending a small claims action;
- reviewing personal legal documents;
- preparing promissory notes, affidavits and demand letters.

JUVENILE MATTERS

Juvenile Court Defense
This service provides representation of a Participant and Participant's Dependent Child in any juvenile court matter, provided there is no conflict of interest with the Participant and child. In that event, or where the court requires separate counsel for the child, this service provides an attorney for the Participant only including services for parental responsibility.

FINANCIAL MATTERS

Debt Collection Defense
This service provides a Covered Person with an attorney to:

- negotiate with creditors for a repayment schedule;
- help limit creditor harassment;
- defend any action for personal debt collection, foreclosure, repossession or garnishment; and
- defend tax agency debt collection.

This help includes representation at trial if necessary.

It does not include:

- defense against a judgment, vacating a judgment, counter claim, cross claim, third-party claims, or bankruptcy;
- any action arising out of divorce or post-decree matters;
- any matters involving child custody, alimony or support; or
- any matter where the creditor is an affiliate of Yours.

Identity Management Services
This service provides the Covered Person with access to LifeStages Identity Management Services provided by CyberScout. These services include both Proactive Services when the Covered Person believes their personal data has been compromised as well as Resolution Services to assist the Covered Person in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this service. For more information on identity theft protection, please visit http://www.legalplans-idtheft.com/.

Identity Theft Defense
This service provides Covered Persons with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides Covered Persons with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any actions arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor.

Personal Bankruptcy
This service covers the Participant in pre-bankruptcy planning. It includes the preparation and filing of a personal bankruptcy or Wage Earner petition and representation at all court hearings and trials. This service does not include bankruptcy or Wage Earner petitions for any business in which the Participant may have an interest. It is not available if the Participant is a creditor, even if he or she chooses to reaffirm the specific debt. If Dependent coverage for a Spouse or Qualified Domestic Partner or Civil Union Partner is in effect, this service extends to such person.

Tax Audits
This service provides the Covered Person with an attorney to:

- review tax returns;
- review questions from the IRS or other state or local taxing authority concerning the Covered Person‘s tax return;
- negotiate with the agency;
- advise the Covered Person on necessary documentation; and
- attend an IRS or a state or local taxing authority audit, if necessary.

This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant or the preparation of any tax returns.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation
This service provides the Covered Person with defense in civil proceedings. It includes proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where legal representation is available or being provided by virtue of a homeowner or vehicle insurance policy. It does not include:

- family matters;
- post judgment matters; or
- litigation of a job-related incident.

Civil Litigation Defense
This service provides the Covered Person with defense in civil proceedings. It includes proceedings in a trial court of general jurisdiction or before an administrative agency or a local, state or federal agency. It does not apply where legal representation is available or being provided by virtue of another insurance policy. It does not include:

- family matters;
- post judgment matters; or
- litigation of a job-related incident.

This service does not include bringing counterclaims, cross claims or third-party claims.

Incompetency Defense
This service provides the Covered Person with defense in any incompetency action. It includes representation at court hearings when there is a proceeding to find the Covered Person incompetent.

DOCUMENT PREPARATION

Affidavits
This service provides preparation of an affidavit where the Covered Person is the person making the statement.

Deeds
This service provides for the preparation of any deed for which the Covered Person is either the grantor or grantee.

Demand Letters
This service provides for:

- the preparation of letters which demand money, property or some other property interest of the Covered Person;
- mailing them to the addressee; and
- forwarding and explaining any response to the Covered Person.

Negotiations and representation in litigation are not included.

Mortgages
This service provides for the preparation of any mortgage for which the Covered Person is the mortgagor.

Notes
This service provides for the preparation of any promissory note for which the Covered Person is the payor or payee.

DOCUMENT REVIEW

This service provides for the review of any personal legal document of the Covered Person, such as letters, leases or purchase agreements.

ELDER LAW MATTERS

This service provides the Covered Person with:

- counseling on any personal issues relating to the Covered Person’s parents as they effect the Covered Person;
- reviewing documents of the parents as they effect the Covered Person;
- examples of documents are Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills;
- preparing deeds involving the parents when the Covered Person is the grantor or the grantee;
- preparing promissory notes involving the parents when the Covered Person is either the payor or payee.

FAMILY LAW

Enforcement or Modification of Support Order
This service is available to the Participant and/or Spouse, and covers representation after a judgment has been entered to enforce or modify a court's award of support or alimony, whether the Participant or Spouse is a plaintiff or a defendant. This service does not cover transfer of a divorce decree from one state to another, the division of property, or collection activities after a judgment.

Custody Order
This service is available to the Participant and/or Spouse for the first eight hours of service, and covers preparation of petitions, consent forms and waivers, and representation at any court hearings to modify or enforce a child custody order. It is the Participant's responsibility to pay fees beyond the first eight hours.

Name Change
This service provides for all necessary pleadings and court hearings for a legal name change for the Covered Person.

Prenuptial Agreement
This service provides for the negotiation, preparation, review and execution of an agreement by a Participant and his or her fiancé(e)/partner prior to marriage or legal union (where allowed by law), outlining how property is to be divided in the event of:

- separation;
- divorce; or
- death of either.

Representation is provided only to the Participant. The fiancé(e)/partner must have separate counsel or waive representation. It does not include subsequent litigation arising out of a prenuptial agreement.

Protection from Domestic Violence
This service provides the Participant as the victim of domestic violence with representation to obtain a protective order, including:

- preparing the paperwork;
- attending all court appearances.

This service does not include:

- coverage for the Participant's Dependents;
- representation in suits for damages; or
- representation for the Participant as the offender.

Adoption and Legitimization (Contested and Uncontested)
This service provides for all legal services and court work in a state or federal court for an adoption for the Participant and/or Spouse. Legitimization of a child for the Participant and Spouse, including reformation of a birth certificate, is also covered.

Divorce, Dissolution and Annulment (Contested and Uncontested)
This service is available to the Participant only, not to a Spouse or dependents. This service includes preparing and filing all necessary pleadings, motions, and affidavits, drafting settlement or separation agreements, and representation at the hearing or trial, whether the Participant is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued.

Guardianship or Conservatorship (Contested and Uncontested)
This service provides for establishing a guardianship or conservatorship over a person and his or her estate by the Participant. It includes:

- obtaining a temporary guardianship or conservatorship if necessary;
- gathering any necessary medical evidence;
- preparing the paperwork;
- attending the hearing; and
- preparing the initial accounting.

This service does not include:

- representation of the person over whom guardianship or conservatorship is sought;
- any proceedings involving annual accountings after the initial accounting; or
- terminating the guardianship or conservatorship once it has been established.

If Dependent coverage for a Spouse or Qualified Domestic Partner or Civil Union Partner is in effect, this service extends to such person.

IMMIGRATION ASSISTANCE

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Covered Person prepare for hearings.

INSURANCE MATTERS

Insurance Claims
This service provides the Covered Person with assistance in making insurance claims with the Covered Person's own carrier, provided the carrier is not affiliated with the Participant's sponsor or employer. Litigation of coverage issues is included. Litigation of damages is not included.

MISCELLANEOUS

Attorney Services for Non-Covered Matters – Four Hours Maximum
For non-covered matters that are not otherwise excluded, this benefit provides four hours of attorney time and services per year. The Covered Person is responsible to pay fees beyond the four hours. No more than a combined maximum total of four hours of attorney time and service are provided for the Participant, Spouse and qualified Dependents annually.

PERSONAL INJURY

Personal Injury (Discount)
Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters where the Covered Person is the plaintiff at a maximum fee of 25% of the gross award. It is the Covered Person's responsibility to pay the attorney's fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes
This service provides representation for the Covered Person in disputes concerning boundary or real property title disputes involving his or her residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies.

Eviction and Tenant Problems (Tenant Only)
This service covers the Covered Person as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Home Equity Loans (Primary Residence)
This service covers the review or preparation of a home equity loan on the Covered Person's primary residence.

Home Equity Loans (Second or Vacation Home)
This service covers the review or preparation of a home equity loan on the Covered Person's second or vacation home.

Property Tax Assessment
This service provides the Covered Person with coverage for review and advice on a property tax assessment on his or her residence. The service includes:

- filing the paperwork,
- gathering the evidence,
- negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Home (Primary Residence)
This service covers the review or preparation, by an attorney representing the Covered Person, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Covered Person's primary

residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Refinancing of Home (Second or Vacation Home)
This service covers the review or preparation, by an attorney representing the Covered Person, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Covered Person's second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Home (Primary Residence)
This service covers the review or preparation, by an attorney representing the Covered Person, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Covered Person's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

Sale or Purchase of Home (Second or Vacation Home)
This service covers the review or preparation, by an attorney representing the Covered Person, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Covered Person's second home, vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.

Tenant Negotiations
This service provides the Covered Person with representation as a tenant for matters involving leases, security deposits or other disputes with a residential landlord. It does not include representation in a lawsuit.

Zoning Applications
This service provides the Covered Person with counsel to help get a zoning change or variance for his or her residence. This service includes:

- reviewing the law;
- reviewing the surveys;
- advising the Covered Person;
- preparing applications for the zoning hearings;
- preparing for the hearing; and
- attending the hearing, if necessary, to change the zoning.

Security Deposit Assistance (Tenant Only)
This service covers counseling the Covered Person in recovering a security deposit from the Covered Person's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit.

It also covers:

- assisting the Covered Person in prosecuting a small claims action;
- helping prepare documents;
- advising on evidence, documentation and witnesses; and
- preparing the Covered Person for the small claims trial.

This service does not include:

- the Plan Attorney's attendance or representation at the small claims trial;
- collection activities after a judgment; or
- any services relating to post-judgment actions.

TRAFFIC INFRACTIONS

Restoration of Driving Privileges
This service provides the Covered Person with representation in proceedings to restore his or her driving license.

Traffic Infractions (No Defense of Driving Under the Influence)
This service provides the Covered Person with representation in defense of any traffic infraction. This service includes representation for:

- court hearings;
- negotiation with the prosecutor; and
- trial.

WILLS AND ESTATE PLANNING

Trusts
This service includes the preparation of revocable or irrevocable living trusts for the Covered Person. It does not include tax planning.

Living Wills
This service covers the preparation of a living will for the Covered Person.

Powers of Attorney
This service includes the preparation of any power of attorney when the Covered Person is granting the power.

Wills and Codicils
This service covers the preparation of simple or complex wills or codicils for the Covered Person. The creation of a testamentary trust is covered. The service does not include tax planning.

Probate Proceedings
This service provides representation for the Participant or Spouse when the Participant or Spouse is probating an estate and has been appointed executor or administrator. The service includes all of the court proceedings to transfer probate assets from the decedent to the heirs, the correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house, and any tax filings. This service does not include prosecuting or defending any litigation including a will contest.

Electronic Estate Documents
This service provides the Participant with access to a digital estate planning platform at an online website. The digital estate planning platform includes facilitation of the selection, completion, and execution of common estate planning documents that include:

- simple wills;
- powers of attorney;
- living wills; and
- other related documents.

SCHEDULE B-NON-PLAN ATTORNEY FEE SCHEDULE

This fee schedule describes the maximum amounts that MetLife Legal Plans will reimburse you for covered legal services provided to you by an attorney not on our panel. Only one fee category per casetype applies to each matter: i.e., the one that best describes the services that were provided. The legal plan provides only for the personal legal matters listed below and once you receive services from an out-of- network attorney, you cannot then use a plan attorney for the same matter. If you or your attorney has any questions regarding coverage or exclusions, please visit our web site at www.legalplans.com or call 1-800- 821-6400 and ask to speak with MetLife Legal Plans' Payment Administrator before services are provided.

CASETYPE:	THE PLAN WILL PAY UP TO A MAXIMUM OF:
ADVICE AND CONSULTATION	
Office Consultation and Telephone Advice (If no further covered services are provided)	$70
CONSUMER PROTECTION	
Consumer Protection Matters (Excludes disputes over real estate, construction or insurance. Disputed amount exceeds small claims limit and is evidenced by writing.)	
Correspondence and Negotiation	$500
Filing of Suit, Ending in Settlement or Judgment	$2,000
Plus Trial Supplement *	
Personal Property Protection	
Counseling, Document Review and Assistance	$125
Small Claims Assistance	
Counseling on Preparing Small Claims Complaint and Trial Preparation	$200
FINANCIAL MATTERS	
Debt Collection Defense (Consumer Debts) (Excludes defense of matters arising from divorce or post-decree actions. Includes repossession and garnishment.)	
Negotiation and Settlement	$350
Negotiation and Settlement after Complaint and Answer Filed	$600
Trial	$1,050
Plus Trial Supplement *	
Debt Collection Defense (Foreclosures)	
Negotiation	$500
Complaint and Answer Filed, Settlement Negotiations	$850
Trial	$1,500
Plus Trial Supplement *	
Identity Theft (Correspondence/Notice to Creditors)	$250

Personal Bankruptcy or Wage Earner Plan

Chapter 7 Individual or Member/Spouse $850
Chapter 13 Individual or Member/Spouse $1,400

Tax Audits

Negotiation and Settlement $500
Audit Hearing (Including Negotiation & Settlement) $1,200

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation and Incompetency Defense
(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)

Negotiation and Settlement $500
Contested Hearings Ending in Settlement or Judgment $1,800
Plus Trial Supplement *

Civil Litigation Defense
(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)

Negotiation and Settlement $650
Filing Answer, Litigation Ending in Settlement or Judgment $2,000
Plus Trial Supplement *

DOCUMENT PREPARATION

Document Review $100
Elder Law Matters (Counseling and document review of only documents relating to the Participant's Parents as affecting the Participant) $140
Affidavits $75
Deeds $100
Demand Letters $75
Mortgages $70
Promissory Notes $70

FAMILY LAW

Adoption and Legitimization

Uncontested $650
Contested $1,500
Plus Trial Supplement *

Change or Establishment of Custody Order

Uncontested $650
Contested $1,500

Divorce, Dissolution and Annulment
(Available to Eligible Plan Member only)

Uncontested $900
Contested $2,200
Plus Trial Supplement *

Enforcement or Modification of Support Order $750

Guardianship or Conservatorship
Uncontested $650
Contested $1,500
Plus Trial Supplement *

Name Change $400

Prenuptial Agreement (Available to Eligible Plan Member only). $750

Protection from Domestic Violence (Available to Eligible Plan Member only)
Preparation of Paperwork and Attendance at Hearing $425

IMMIGRATION

Immigration Assistance
Counseling on Preparing Forms and Hearing Preparation. $500

INSURANCE MATTERS

Insurance Claims. $300

JUVENILE MATTERS

Juvenile Court Defense
Negotiation and Settlement $500
Trial $1,200
Plus Trial Supplement *

REAL ESTATE MATTERS

Boundary or Title Disputes

Negotiation and Settlement $500
Trial $1,500
Plus Trial Supplement *

Eviction and Tenant Problems (Tenant only)

Correspondence and Negotiations $280
Eviction Trial Defense $840
Plus Trial Supplement *

Home Equity Loans (Primary Residence) $350
(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

Home Equity Loans (Second or Vacation Home) $350
Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

Property Tax Assessments

Negotiation and Settlement $270
File Request for Hearing with Attendance at Hearing $620
Plus Trial Supplement *

Refinancing of Home (Primary Residence) $350
(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

Refinancing of Home (Second or Vacation Home) $350
(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

Sale or Purchase of Home (Primary Residence) $500
(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

Sale or Purchase of Home (Second or Vacation Home) $500
(Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)

Security Deposit Assistance (Tenant only)

Demand Letter/Negotiations. $250
Counseling on Preparing Small Claims Complaint and Trial Preparation. $150

Zoning Applications

Preparation of Documentation $250
Documentation/Attending Hearing $500

TRAFFIC INFRACTIONS

Driving Privileges/Restoration of Suspended License $385

Traffic Ticket Defense (No Defense of Driving Under the Influence)

Plea or Trial at Court for Minor Moving Violations $250

Plea or Trial at Court for Serious Moving Violations Resulting in Jail Time or License Suspension $500
Plus Trial Supplement *

WILLS AND ESTATE MATTERS

Living Wills

Individual $75

Member and Spouse $80

Probate Proceedings

Affidavit/Simple Procedure/Tax Only $500

Standard Probate/Court Supervised Probate $1,500

Powers of Attorney

Individual $65

Member and Spouse $75

Trusts (Revocable and Irrevocable Living Trusts)

Individual $325

Member and Spouse $450

Wills and Codicils

Individual $150

Member and Spouse $200

MISCELLANEOUS

Attorney Services for Non-Covered Matters

$100 per hour (4 hour max cumulative total amongst member, spouse and children) $400

*- Trial Supplement – In addition to fees indicated for trials, we will pay one half of the attorney's hourly rate for representation in trial beyond the third day of trial for a maximum of $800 per day up to $100,000 total trial supplement maximum.