MetLife Legal Plans, Inc.

1111 Superior Avenue
Cleveland, Ohio 44114

Legal Services Plan
Statement of Coverage

We're Glad You're Part of the MetLife Family!

You can count on MetLife to help provide You with the coverage You need.

This Legal Services Plan is provided by MetLife Legal Plans, Inc., a Delaware company with its principal place of business at 1111 Superior Avenue, Cleveland, Ohio 44114.

To obtain Covered Legal Services, contact MetLife through its internet web site, by phone or by mail. In this statement of coverage You'll find information about Your legal services coverage. We hope that You will take the time to read this information carefully. It is important to You.

This statement certifies that You, and if Dependent coverage is in effect, Your Dependents, are insured for the legal services benefits described in this statement, subject to the provisions of this statement. This statement is issued to You under the Group Legal Services Plan and it includes the terms and provisions of the Group Legal Services Plan that describe Your coverage.

Here is an Outline of What's Inside:

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Definitions to Help You Understand the Plan

It is important for You to know that whenever the following terms are used in this statement with the first letter capitalized, they will have the meanings described below. The plural use of a term defined in the singular will share the same meaning. In addition, other defined terms can be found in the Declarations Pages attached to this certificate.

Contractholder means the Contractholder listed in the Declarations Pages.

Covered Legal Services means those legal services described in the Covered Legal Services Schedule.

Covered Person means a Participating Employee, and if Dependent coverage is in effect, his or her Dependents as defined in by the Contractholder.

MetLife means MetLife Legal Plans, Inc.

Legal Services Plan or Plan means the group plan to provide coverage for Covered Legal Services.

Participating Employee means an employee who participates in the Plan.

Plan Attorney means an attorney who has contracted with MetLife to provide Covered Legal Services.

We, Us and **Our** means MetLife.

You and **Your** means the Participating Employee.

How The Group Legal Services Plan Works

To use the Group Legal Services Plan, a Covered Person can call Our Client Service Center, visit Our web site, or go to a Plan Attorney they have already used. The Covered Person should be prepared to identify themselves as a participant in the Group Legal Services Plan.

If a Covered Person calls Our Client Service Center, the Client Service Representative who answers the call will:

- make an initial determination of whether and to what extent the matter is covered;
- give a case number (a new case number will be needed for each new matter);
- give the telephone number(s) and location of the Plan Attorney(s) most convenient to the Covered Person; and
- answer questions about the Plan.

The Covered Person can decide to use a Plan Attorney or a non-Plan Attorney.

If a Plan Attorney is Used

The Plan Attorney will advise on:

- applicable law;
- actions that might be taken to solve the problem; and
- the Covered Person's rights.

During the initial consultation the Plan Attorney will also state whether the matter qualifies for additional Covered Legal Services under the Plan. If the matter qualifies for additional Covered Legal Services and a Plan Attorney provides these services, MetLife will be responsible for paying the Plan Attorney for the Covered Legal Services provided and for the consultation.

If a non-Plan Attorney is Used

If the Covered Person decides to use a non-Plan Attorney, he or she must notify MetLife. MetLife will send the Covered Person a claim form and informational material including a Non-Plan Attorney Fee Schedule. After the matter is finished, the claim form must be completed and returned to MetLife with the attorney's final bill. Within 60 days of MetLife's receipt of the completed claim form and final bill, We will pay the Covered Person up to the amount stated in the Non-Plan Attorney Fee Schedule. The Covered Person receiving services from the non-Plan Attorney will be responsible for making payment to the non-Plan Attorney for any expenses or fees incurred in excess of the amount paid by MetLife.

If a claim is denied in whole or in part, the Covered Person may ask MetLife for a written statement with the reason(s) for the denial and with information as to the steps that need to be taken to appeal the denial.

Requirements For Coverage

All Eligible Employees may participate in the Plan.

Because this is a Contributory Plan, You pay all or a portion of the cost of Your coverage. To participate in a Contributory Plan, an Eligible Employee must enroll in the plan and authorize the payment of Participation Fees through payroll deduction. The initial Participation Fee is stated in the Declarations Pages and will be deducted automatically from Your pay. This Fee may change on the Renewal Date.

Eligible Employees may enroll in the Plan:

- during the initial enrollment period established by the Contractholder; or
- during any subsequent annual enrollment period.

If You enroll during the initial enrollment period, coverage will begin on the Effective Date of the group contract. If You enroll during a subsequent annual enrollment period, coverage will be effective at the beginning of the next Plan Year. Each time You enroll or re-enroll You are agreeing to participate for the full Plan Year.

If you are not an Eligible Employee during an enrollment period, but become one later in the Plan Year, you may at that time enroll for the remainder of the Plan Year.

If coverage for Your Dependents is in effect under this Plan, any person who subsequently becomes a Dependent will be covered beginning on the date he or she becomes a Dependent. For example, if You or Your spouse give birth to a child while Dependent coverage is in effect, the child will be covered as of the date of birth.

Services That Are Covered

The Covered Legal Services are described in the Covered Legal Services Schedule provided with this certificate.

Services With Limited Coverage

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

The Advice and Consultation service is the only service available for a matter that is not otherwise included as a Covered Legal Service and that is not listed in the section entitled "Services That Are Not Covered".

Services That Are Not Covered

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 Contractholder is the landlord;
  - patent, trademark or copyright law; or
  - property held for investment or rental.
- Any matter involving a dispute or a proceeding with:
  - the Contractholder or any of its affiliates as an adverse party;
  - any employee benefit or benefit plan the Contractholder has established; or
  - MetLife or its affiliates or any Plan Attorney as an adverse party.
- Any employment related matter;
- Any matter for which an attorney-client relationship arose before You became eligible for the Covered Legal Services under the Plan.
- Amounts due to third parties such as:
  - court costs, filing fees or recording fees;
  - fines;
  - judgments;
  - witness fees; or
  - transcripts
- Any matter deemed by Us to be frivolous, harassing, or in contravention of the rules of ethical conduct governing attorneys.

How Coverage Ends

Your coverage will end upon the first of the following to occur:

- **Plan termination:** the date the group contract ends;
- **Failure to re-enroll:** the first day of the Plan Year for which You, as a Participating Employee, have not re-enrolled;

- **Failure to make a required contribution:** the first day of the month following the Due Date of any Participation Fee for which You did not make the required contribution;
- **Change in employment status:** the last day of the month in which You cease to be an Eligible Employee.

If Dependent coverage is in effect under the Plan, coverage for a Dependent **ends** upon the first of the following to occur:

- **Termination of the Participating Employee's coverage:** the date coverage for the Participating Employee ends**;**
- **Failure to make a required contribution:** the first day of the month following the Due Date of any Participation Fee for such coverage if You did not make the required contribution;
- **Change in Dependent status:** the date the Dependent ceases to be a Dependent of the Participating Employee.

If coverage ends, services that would begin on or after the date coverage ended will not be covered. However, services will continue to be covered for any matter where:

- Services for such matter were provided prior to coverage ending; and
- such matter was open and pending when coverage ended.

Other Important Information

Plan Attorneys may not request or accept additional compensation from You for providing Covered Legal Services, except for payments required to be made to third parties. You have the right to complain to the state bar association about the conduct of an attorney who provides Covered Legal Services under the Plan. If at any time You have a question or concern about the service You have received, please call the Client Service Center. MetLife will work hard to fix the problem to Your satisfaction.

Nothing contained in this statement is intended to interfere with Your freedom of choice in the selection of an attorney or with the attorney-client relationship.

SCHEDULE A

LEGAL SERVICE PLAN COVERED LEGAL SERVICES FOR THE PARTICIPATING EMPLOYEE AND THE PARTICIPATING EMPLOYEE'S DEPENDENTS

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, 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;
* advice 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; and
- Preparing promissory notes, affidavits and demand letters.

FINANCIAL MATTERS

Debt Collection Defense
This benefit provides Covered Persons with an attorney's services for negotiation with creditors for a repayment schedule, to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession, or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter-, cross-, or third party claims, bankruptcy, any action arising out of family law matters, including support and post decree issues, or any matter where the creditor is affiliated with the sponsor or employer.

Identity Restoration
This service provides the Participant with access to Identity Restoration services provided by a third-party service provider. These services include both proactive services when the Participant believes their personal data has been compromised as well as resolution services to assist the Participant 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 also covered.

Identity Theft Defense
This service provides the Covered Person 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 the identity theft such as foreclosure, repossession, or garnishment, up to and including trial if necessary. The service also provides the Covered Person with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any action arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor or employer.

Personal Bankruptcy or Wage Earner Plan
This service covers the Employee and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or wage earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the employer, even if the Employee or spouse chooses to reaffirm that specific debt.

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 taxing authority;
- 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 an 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 covers preparation of any affidavit in which the Covered Person is the person making the statement.

Deeds
This service covers 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. This service does not include documents pertaining to business, commercial, or rental property.

Promissory 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, including 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; and
- Preparing promissory notes involving the parents when the Covered Person is either the payor or payee.

FAMILY LAW

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

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

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

Representation is provided only to the Employee. 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 covers the Employee only, not the spouse or dependents, as the victim of domestic violence. It provides the Employee with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for 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 Employee and spouse. Legitimization of a child for the Employee and spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested or Uncontested)
This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Employee or spouse is appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, 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 annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

IMMIGRATION

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.

PERSONAL INJURY

Personal Injury (25% Network Maximum)
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. This service includes filing to remove a mechanic's lien.

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.

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 Participant 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.

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

Refinancing of Residence
This service covers the review or preparation, by an attorney representing a 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 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 property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Residence
This service covers the review or preparation, by an attorney representing a 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 residence or of a vacant property to be used for building a 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 rental property, property held for business or investment or leases with an option to buy.

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.

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.

TRAFFIC AND CRIMINAL MATTERS

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

Traffic Ticket Defense (No DUI)
This service provides the Covered Person with representation in defense of any traffic ticket including traffic misdemeanor offenses. However, no service is provided where the ticket was the result of any driving under the influence or related charge or vehicular homicide. This service includes representation for:

- court hearings;

- negotiation with the prosecutor; and
- trial.

Restoration of Driving Privileges
This service covers the Covered Person with representation in proceedings to restore the Covered Person's driver's license.

Habeas Corpus
This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.

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.

Probate (10% Network Discount)
Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's usual fee. The Covered Person must pay the reduced fee and all costs.

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.

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.

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 Participant is responsible to pay fees beyond the 4 hours. 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.