

The power of an attorney network

Ask these 5 questions to uncover more about legal plans

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 will provide real value for your employees. Ask these five questions to evaluate whether a legal plan will work for your employees.

1	Are services fully covered?	Employers most often selected a legal plan carrier based on three criteria: affordability for employees (43%), necessary legal coverages for their employees (41%) and large area of coverage (32%). From wills and estate planning to identity theft, real estate issues and elder care matters, a legal plan should cover employees for the many legal issues they face throughout different stages of their life. Before choosing a legal plan, check to see if the plan offers partial coverage on many of their legal services. If so, steer clear. Partial coverage can result in out-of-pocket costs, usage limitations and frustration for employees.
2	Is there a limit to services?	A majority of employers, 84%, cited having easy access to legal services as one of the top benefits of a legal plan for their employees. 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. They should be able to use the plan as much as they need over the course of the year for covered legal matters.
3	Does the plan let employees choose an attorney?	By offering employees access to a large network of thousands of attorneys across the country, and by giving them the option to use an out-of-network attorney, you can be sure that employees will be able to see an experienced attorney for their legal matters. Truly flexible plans enable employees to work with attorneys they trust outside of the plan and get reimbursed for services. Employees shouldn't be assigned to an attorney and should be able to choose any attorney – inside the plan's network or outside of the network.
4	Does the provider offer best-in-class customer service?	Employees should never feel stuck with an attorney or be left alone to deal with an issue. Employees should have access to Customer Service Representatives who can quickly assist them with their issues and/or help them find a new attorney if necessary. Check into the provider's track record regarding customer service when making plan decisions. You are likely putting in place a plan to relieve employees' stress. A poor customer service experience can undermine that goal.
5	Does the plan offer a money-back guarantee?	A money-back guarantee is the ultimate quality control measure for employee satisfaction. To ensure the legal plan works for your employees, choose a provider that offers a money-back guarantee that covers the service of attorneys in the network, as well as any service issues.

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All statistical information from MetLife research, fielded by ORC International, between June and July of 2017.

1. Our money-back guarantee covers the services provided by our Client Service Center and our Network Attorneys, it does not guarantee the outcome of your legal matter. The money back guarantee will be provided in circumstances where there is a customer service issue or problem with using your legal plan that cannot be resolved.

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