



LEGAL SERVICES PLAN

Benefits Information by Phone

Call the SSC HR Contact Center at 734-615-2000 or 866-647-7657 (toll free) for help with your U-M benefits. Representatives are available to assist you by phone Monday – Friday, 8:00 a.m. – 5:00 p.m. Have your UMID number available when you call.

711 for Telecommunications Relay Service

The Federal Communications Commission adopted use of the 711 dialing code for access to Telecommunications Relay Services (TRS). Dial 711 and ask the operator to connect you to the SSC Service Center at 734-615-2000 or toll free at 866-647-7657.

Contents

Legal Services Plan	1
Enrollment	2
How to Get Legal Services	3
Plan Confidentiality, Ethics, and Independent Judgment.....	4
Covered Services	5
Services Not Covered – Exclusions	8
Denial of Coverage and Appeal Procedure	9
Other Special Rules.....	11
Additional Information.....	12

Limitations

The university in its sole discretion may modify, amend, or terminate the benefits provided in this booklet with respect to any individual receiving benefits, including active employees, retirees, and their dependents.

Although the university has elected to provide these benefits this year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the university modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the university's right to modify, amend or terminate them.

Every effort has been made to ensure the accuracy of this book. However, if statements in this book differ from applicable contracts, certificates, and riders, then the terms of those documents will prevail. All benefits are subject to change.

Legal Services Plan

The University of Michigan Legal Services Plan provides personal legal services for eligible faculty and staff members, retirees, their spouses, other qualified adults, dependent children, and dependent children of their spouse or OQA. To determine if you and your dependents are eligible for the plan, see the Benefits Enrollment and Eligibility at hr.umich.edu.

If you choose to join the Legal Services Plan, the coverage available to you and your family through the Plan can help you with many of your personal legal needs. This summary provides general information about the Plan, including a description of covered services and how to obtain services under the plan.

The Legal Services Plan is administered by MetLife Legal Plans, Inc. The services are provided through a panel of carefully selected participating law firms. Lawyers in this network are called Plan attorneys. These arrangements are described in detail in this booklet. The actual provisions of the plan are set out in a written document maintained by your employer. All statements made in this booklet are subject to the provisions and terms of that document, which controls in the event of conflict with this summary.

hr.umich.edu/legal-services-plan

Enrollment

You may enroll as “member only,” as “member plus one,” or “member plus two or more.”

- If you enroll in the “member only” level, only you will be entitled to receive services covered by the plan.
- If you enroll in the “member plus one” level, only you and your spouse or OQA or one dependent child are entitled to receive services covered by the plan.
- If you enroll in the “member plus two or more” level, you and all your eligible dependents are entitled to receive services covered by the plan, unless otherwise noted in the benefit descriptions.

If you need legal assistance with services where both you and your spouse or OQA are required to sign legal documents —such as in real estate matters — you must enroll at the level of “member plus one” or “member plus two or more” in order for these services to be fully paid by the plan.

During the annual Open Enrollment period, you can change or update your benefits selection. An eligible faculty, staff member, or retiree may choose to join or drop out of the Group Legal Plan at that time. Once enrolled, the Plan has a minimum participation period of one calendar year.

If you become eligible to enroll after the annual Open Enrollment period, you can elect to participate in the Legal Services Plan by enrolling within 30 days of achieving benefits eligibility. If your enrollment takes place outside the annual Open Enrollment period due to your becoming newly eligible to enroll, the Plan requires that you remain enrolled for the balance of the calendar year during which you initially enrolled.

When Coverage Begins

Generally, Plan coverage becomes effective on the date of the following:

- the first day of the month in which your employer has agreed to provide the Plan (typically January 1) for the elections you made during the previous Open Enrollment period.
- on your service date or date you became newly eligible for the plan.

When Coverage Ends

Your ability to receive legal services under the Plan ends if you are no longer eligible, or you choose to drop out of the Plan during future annual Open Enrollment periods.

If you cease to be eligible to participate in the Plan or your employment with the university ends, the Plan will cover the legal fees for those covered services that were opened and pending during the period you were enrolled in the Plan. Of course, no new matters may be started after you become ineligible.

Portability

You can continue coverage by porting the plan. To do so, you must contact MetLife Legal Plans' Client Service Center, at (800) 821-6400 within 30 days of your termination date and indicate that you want to port the plan. Coverage during the portability period is the same as group coverage: the plan design and dependent coverage remain the same. Please note that portability is currently a set period of 30 calendar months.

Amendment or Termination

While your employer expects to continue to offer participation in the Legal Services Plan, it reserves the right to amend or terminate the Plan at any time. If the Plan is terminated, all covered services then in process will be handled to their conclusion under the Plan.

Administration and Funding

The Legal Plan is provided for and administered through a contract with MetLife Legal Plans, Inc. MetLife Legal Plans makes all determinations regarding attorneys' fees and what constitutes covered services. All contributions collected from faculty, staff members, or retirees electing this coverage are paid to MetLife Legal Plans, Inc.

Cost of the Plan

Active employees pay the monthly cost of the Plan through aftertax payroll deductions, based on the coverage level selected at enrollment. Retirees may have the monthly premium deducted from their checking or savings accounts or may pay by personal check or money order. See the Benefits Office website at hr.umich.edu for additional information.

How to Get Legal Services

To use the Legal Services Plan, call MetLife Legal Plans' Client Service Center at **800-821-6400** Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. Be prepared to identify yourself as a participant in the University of Michigan Legal Services Plan and to give your UMID number. If you are a spouse, OQA or an eligible dependent child of an eligible person, you will need the UMID number of the faculty, staff member, or retiree through whom you are eligible. The client service representative who answers your call will:

- verify your eligibility for services;
- make an initial determination of whether and to what extent your case is covered (the Plan attorney will make the final determination of coverage);

- give you an authorization number which is similar to a claim number (you will need a new authorization number for each new case you have);
- give you the telephone number of the Plan attorney most convenient to you; and
- answer any questions you have about the Legal Services Plan.

You then call the Plan attorney to schedule an appointment at a time convenient to you. Evening and Saturday appointments are available. If you choose, you may use a non-Plan attorney by advising the client service representative during your call for authorization. In a few areas, where there are no participating law firms, you will be asked to select your own attorney. In both of these circumstances, MetLife Legal Plans will reimburse you for these non-Plan attorney's fees in accordance with a set fee schedule.

You must call MetLife Legal Plans, as described above, prior to contacting any attorney. Plan benefits will be denied if you do not call first.

MetLife Legal Plans **800-821-6400**

Plan Confidentiality, Ethics, and Independent Judgment

Your use of the Plan and the legal services is confidential. The Plan attorney will maintain strict confidentiality of the traditional lawyer-client relationship. Your employer will know nothing about your legal problems or the services you use under the Plan. Plan administrators will have access only to limited statistical information needed for orderly administration of the Plan. No one will interfere with your Plan attorney's independent exercise of professional judgment when representing you. All attorneys' services provided under the Plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the Plan and he or she will not receive any further instructions, direction or interference from anyone else connected with the Plan.

The attorney's obligations are exclusively to you. The attorney's relationship is exclusively with you. MetLife Legal Plans, Inc., or the law firm providing services under the Plan is responsible for all services provided by their attorneys. You should understand that the Plan has no liability for the conduct of any Plan attorney. Plan attorneys will refuse to provide services if the matter is clearly without merit, frivolous or for the purpose of harassing another person. If you have a complaint about the legal services you have received or the conduct of an attorney, call MetLife Legal Plans at 800-821-6400. Your complaint will be reviewed and you will receive a response within two business days of your call.

Covered Services

The University of Michigan Group Legal Plan entitles you and your eligible dependents to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions which must be met. Please take time for you and your family to read the description of benefits carefully.

All benefit definitions are shown at the “member plus two or more” level of coverage available under the University of Michigan Group Legal Plan.

- If you have chosen the “member only” level of coverage, only you are entitled to the services described.
- If you are enrolled in the “member plus one” level, only you and your spouse or OQA or one dependent child are entitled to receive covered services.
- If you are enrolled in the “member plus two or more” level, you and all your eligible dependents are entitled to receive covered services, unless otherwise noted in the benefit descriptions.

The following services are covered under the Plan.

Advice and Consultation

Office Consultation. This benefit provides the opportunity to discuss with an attorney any personal legal problems which are not specifically excluded or prohibited matters. During the consultation, the attorney will explain the participant’s rights, point out his or her options and, if needed, recommend a course of action. The Plan attorney will identify any further coverage available under the Plan, and will undertake representation if the participant so requests. If representation is covered by the Plan, the participant will not be charged for the Plan attorney’s services. If representation is recommended, but is not covered by the Plan, the Plan attorney will provide a written fee statement in advance. The participant may choose whether to retain the Plan attorney at his or her own expense; seek outside counsel; or do nothing. There are no restrictions on the number of times per year

a participant may use this service; however, for a non-covered matter, this service is not intended to provide the participant with continuing access to a Plan attorney in order to under-take his or her own representation.

Telephone Advice. This benefit provides the opportunity to discuss with an attorney any personal legal problems which are not specifically excluded or prohibited matters. The Plan attorney will explain the participant’s rights, point out his or her options and, if needed, recommend a course of action. The Plan attorney will identify any further coverage available under the Plan, and will undertake representation if the participant so requests.

If representation is covered by the Plan, the participant will not be charged for the Plan attorney’s services. If representation is recommended, but is not covered by the plan, the Plan attorney will provide a written fee statement in advance. The participant may choose whether to retain the Plan attorney at his or her own expense; seek outside counsel; or do nothing.

There are no restrictions on the number of times per year a participant may use this service; however, for a non-covered matter, this service is not intended to provide the participant with continuing access to a Plan attorney in order to seek advice which would allow the participant to undertake his or her own representation.

Debt Matters

Debt Collection Defense. This benefit provides participants with negotiation with creditors for a repayment schedule, limiting creditor harassment, and representation in defense of any action for personal debt collection, foreclosure, repossession, or garnishment, up to and including trial if necessary. It does not include defense against a judgment, vacating a judgment, 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 University of Michigan.

Defense of Civil Lawsuits

Civil Litigation Defense. This benefit covers the participant for defense of civil 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 services are available or are being provided by virtue of a home owner or vehicle insurance policy. It does not include divorce, paternity matters, post-decree defense or litigation of a job-related incident.

Document Preparation

Deeds. This benefit includes the preparation of any deed for which the participant is either the grantor or grantee.

Demand Letters. This benefit covers the preparation of letters which demand money, property or some other property interest of the participant, except an interest which is an excluded service, mailing them to the addressee and forwarding and explaining any response to the participant. Negotiations and representation in litigation are not included.

Document Review. Any personal legal document of the participant will be reviewed by a Plan attorney.

Mortgages. This benefit includes the preparation of any mortgage for which the participant is the mortgagor.

Notes. This benefit includes the preparation of any promissory note for which the participant is the payor or payee.

Family Law

Name Change. This benefit covers the participant for all necessary pleadings and court hearings for a legal namechange.

Uncontested or Contested Adoption. All governmental agency and step-parent adoptions are fully covered for the participant and spouse or OQA.

Uncontested and Contested Guardianship or Conservatorship. This service covers establishing a guardianship or conservatorship over a person and his or her estate by the member or spouse or OQA. It includes obtaining a temporary guardianship or conservatorship if necessary, gathering any necessary medical evidence, preparing the paperwork and attending the hearing. This benefit does not include representation of the person over whom guardianship or conservatorship is sought, or any proceedings involving annual accountings once guardianship or conservatorship has been established.

Real Estate Matters

Eviction Defense. This benefit provides representation for the participant as a residential tenant, in case of eviction, up to and including a trial defense, if necessary.

Refinancing of Home. This benefit includes the review or preparation, by an attorney representing the participant, of all relevant documents (including the mortgage, deed and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of a participant's primary residence, second or vacation 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 unimproved land, rental property or property held for business or investment. The sale or purchase of a home, and home equity loans are not included under this benefit.

Sale or Purchase of Home. This benefit includes the review or preparation, by an attorney representing the participant, of all relevant documents (including the purchase agreement, mortgage, deed and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a participant's primary residence. The benefit also includes attendance of an attorney at closing, in cities where it is the custom to do so. 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, unimproved land, rental property or property held for business or investment. Refinancings and home equity loans are not included under this benefit.

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

Identity Protection Services

Please note that identity protection and credit monitoring services are only available to you, the employee, and not to your enrolled dependents.

MetLife Legal Plans identity protection services provide assistance for emerging identity theft threats, including phishing scams, mobile device attacks, company data breaches, medical identity theft, lost and destroyed documents, and other identity theft issues.

Identity Management Services. This services provides access to LifeStages Identity Management Services that includes proactive services when you believe your personal data has been compromised, and resolution services to assist you in recovering from account takeover or identity theft.

Credit Monitoring. This service provides single bureau credit monitoring for you only, and includes alerts based on your social security number and a credit report that monitors your credit activity and new lines of credit.

Non-Credit Monitoring. This service monitors Internet surveillance of your personal information that could be associated with financial accounts. The benefit provides daily monitoring and alerts based on your bank account, routing, and credit card numbers and expiration date. It also provides monitoring of medical records and insurance claims based on your policy number and medical identification numbers.

Wills and Estate Planning

Living Wills. This benefit covers the preparation of a living will for the participant.

Powers of Attorney. This benefit includes the preparation of any power of attorney when the participant is granting the power.

Trusts. This benefit includes the preparation of a living trust for the participant. It does not include financial or tax planning.

Wills and Codicils. This benefit covers the preparation of a will for the participant. The creation of any testamentary trust, other than a simple support trust for minor children, is not covered. The benefit includes the preparation of codicils, or will amendments. It does not include financial or tax planning.

info.legalplans.com

To access University of Michigan legal plan information:

Under "**Not a Member?**"

enter the access code **2100010** for coverage for you only,

or enter **2120010** for coverage for you plus one or more dependents, and then

click **Learn About Your Legal Plan.**

Services Not Covered – Exclusions

Certain matters are excluded from coverage under the Plan. No services, not even a consultation, can be provided on the following matters:

- Payment made to a third party (someone other than the attorney) such as costs, witness fees, transcripts, recording fees, filing fees, fines, penalties, judgments or orders of restitution ordered by any court;
- Appeals, class actions, interventions, derivative actions and amicus curiae filings;
- Business, farm, commercial or rental property transactions, including any legal services which would ordinarily be deductible under the Internal Revenue Code as a necessary expense of doing business;
- Admiralty, patents, trademarks and copyrights;
- Tax return preparation;
- Disputes or proceedings involving the University of Michigan or any of its divisions or affiliated organizations;
- Disputes, claims or proceedings involving MetLife Legal Plans, Inc., MetLife, or any affiliates, any participating law firm or attorney, or the Plan;
- Matters for which you are or have been receiving legal services before you received an authorization number;
- Matters handled by an attorney who is not a Plan attorney, unless you have received MetLife’s authorization to select a non-Plan attorney;
- Matters which MetLife Legal Plans deems frivolous, non-meritorious or unethical;
- Services on behalf of a spouse, OQA or dependent where you are an adversary;
- Any employment-related matters. This includes, but is not limited to, disputes or proceedings involving the University of Michigan or any of its affiliates, any employee benefit or any agents, officers or employees of these groups, or claims for Workers’ Compensation or Unemployment Compensation;
- Any bankruptcy or debt proceeding that would result in the discharge or collection delay of a debt owed to the University of Michigan, its subsidiaries or affiliates, or any benefit plan established, maintained or administered by the University of Michigan, its subsidiaries or affiliates.

Denial of Coverage and Appeal Procedure

If you are denied coverage by MetLife Legal Plans or by any Plan attorney, you may appeal by sending a letter to:

MetLife Legal Plans, Inc.
Director of Administration
1111 Superior Avenue, Suite 800
Cleveland, Ohio 44114

The Director will issue MetLife Legal Plans' final determination within 30 days of receiving your letter.

Other Special Rules

In addition to the coverages and exclusions listed, there are certain rules for special situations. Please read this section carefully.

What if other coverage is available to you?

If you are entitled to receive legal representation provided by any other organization such as an insurance company or a government agency, or if you are entitled to legal services under any other legal plan, coverage will not be provided under this Plan. However, if you are eligible for legal aid or Public Defender services, you will still be eligible for benefits under this Plan, so long as you meet the eligibility requirements.

What if you are involved in a legal dispute with your dependents?

You may need legal help with a problem involving your spouse, OQA or your children. In some cases, both you and your dependent may need an attorney. If it would be improper for one attorney

to represent both you and your dependent, only you will be entitled to representation by the plan attorney. Your dependent will not be covered under the Plan.

What if you are involved in a legal dispute with another faculty or staff member?

If you or your dependents are involved in a dispute with another eligible member or that member's dependents, MetLife Legal Plans will arrange for legal representation with independent and separate counsel for both parties.

What if the court awards attorneys' fees as part of a settlement?

If you are awarded attorney's fees as part of a court settlement, the Plan must be repaid from this award to the extent that it paid the fee for your attorney.

Additional Information

Name of Plan: The University of Michigan Legal Services Plan

Plan Sponsor: The University of Michigan

Type of Plan: Welfare Benefit Plan for pre-paid legal services

Plan Administrator:

The University of Michigan
Legal Services Plan Administrator
Wolverine Tower — Low Rise G405
3003 South State Street
Ann Arbor, MI 48109-1278

Provider of Benefits:

MetLife Legal Plans, Inc.
1111 Superior Avenue, Suite 800
Cleveland, Ohio 44114
800-821-6400
Plan Year: January 1-December 31

If you are having any kind of problem, please call MetLife Legal Plans at 800-821-6400. A MetLife Legal Plans representative will help you solve the problem to your satisfaction.

Prepared by

Benefits Administration Office

University of Michigan
Wolverine Tower – Low Rise G405
3003 South State Street
Ann Arbor, MI 48109-1278

Phone 734-615-2000 or 866-763-7657 (toll free)

Fax 734-763-0363

Web hr.umich.edu

The Benefits Office is a unit of University Human Resources (UHR)

Richard S. Holcomb Jr.
Associate Vice President for Human Resources

Brian Vasher
Senior Director for Benefits

Board of Regents of the University of Michigan

Jordan B. Acker

Michael J Behm

Mark J. Bernstein

Paul W. Brown

Sarah Hubbard

Denise Ilitch

Ron Weiser

Katherine E. White

Mark S. Schlissel, *ex officio*

Nondiscrimination Policy Statement

The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office for Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388, institutional.equity@umich.edu. For other University of Michigan information call 734-764-1817.

© 2021 The Regents of the University of Michigan, Ann Arbor, Michigan, 48109