MetLife | Legal Plans

Legal assistance for creating a special needs trust

One of the many benefits of your Legal Plan

Estate planning is important for every family, but takes on even more significance when you have a special needs child. Ensuring your child is taken care of as part of your estate plan requires careful consideration and planning with the assistance of an attorney.

What a special needs trust does

A special needs trust can help you to provide for your child after your passing and minimize the impact on their ability to receive Social Security and Medicaid benefits.

By setting up a special needs trust you can put money aside for your child (the beneficiary) and appoint a trustee to oversee how the money is spent. The trust would pay for the designated expenses — including personal care, education, physical therapy and more.

Choosing a trustee carefully is an important part of setting up a special needs trust, so an attorney can talk through the responsibilities involved and help you determine who would be best suited.

How our Legal Plan can help

Our network attorneys can discuss your situation with you and help you get started designating a trustee and setting up the trust. For plans that include trust coverage, the Legal Plan fully covers the creation of a special needs trust from consultation with the attorney through drafting the document for your child.

Consider this real member story:[1]

"Just knowing that the attorney was going to be there and able to assist me and walk me through the process was stress-free."

The cost savings

Covered services	Without a legal plan	With a legal plan
Consultation	$370	$0 out of pocket
Drafting a trust	$1,850	$0 out of pocket
Total	**$2,220[2]**	**$240 per year[3]**
Potential savings		**$1,980**

Even if you only use the Legal Plan once in a year, the plan will likely pay for itself. MetLife Legal Plans also provides coverage for many other personal legal matters — such as estate planning, civil litigation defense and identity theft issues.

To learn more about your coverages and see our attorney network, create an account at legalplans.com or call 800.821.6400.

1. Example based on real member feedback.
2. Prices based on the average amount of hours it would take, using the average hourly rate of $370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of $20.

We are pleased to announce that Metropolitan Property and Casualty (Met P&C) business has been acquired by the Farmers Insurance Group®. Plans provided through insurance coverage underwritten by Met P&C will transition to be underwritten by Metropolitan General Insurance Company. During the transition period, Met P&C will continue to underwrite legal plans in certain states. For additional information, please reach out to contact@legalplans.com.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLife® is a registered trademark of MetLife Services and Solutions, LLC, New York, NY.

Navigating life together

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