

Legal assistance for creating a special needs trust.

One of the many benefits of your legal plan.



Estate planning takes on even more significance when you have a special needs child. Helping to ensure 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 — It can help you to provide for your child after your passing and may help 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 member story:³

Just knowing that the attorney was going to be there and able to assist me and walk me through the process helped make the process less stressful than I thought.



The cost savings

Example of covered services	Without a legal plan ¹	With a legal plan ²
Attorney consultations	\$391	\$0 out of pocket
Drafting a trust	\$1,955	\$0 out of pocket
Total cost	\$2,346	\$240 per year
Potential savings		\$2,106

**To learn more about your coverages
and see our attorney network, create
an account at members.legalplans.com**

**Questions? Call our Client Service Center
800-821-6400**

1. Prices based on the average amount of hours it would take, using the average hourly rate of \$391.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2021).
2. Cost may vary. This cost is based on an average monthly rate for MetLife Legal Plans of \$20.
3. This testimonial is for illustrative purposes only.

Legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For details of the coverage, call or write the company. 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) filing fees, 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. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. 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.