MetLife | Legal Plans

Tutor Perini CORPORATION

MetLife Legal Plans offers you protection at every step

Your legal plan benefit is like having a trusted attorney in your pocket or on retainer. The attorney will advocate for your best interests and help you navigate legal issues. This may sound like a luxury, but it doesn't have to be! Our coverage provides access to a network of qualified and experienced attorneys nationwide. Plan benefits include:

- A cost-effective plan, at $18 per month, providing access to more than 18,000+ experienced network attorneys.[1]
- Unlimited use of network attorneys for covered issues.
- Assistance for a wide range of legal needs, including money matters, home and real estate, family and personal matters, civil lawsuits, elder care issues, and vehicles and driving.
- Online digital estate planning tool—create wills and trusts, healthcare proxies, and power of attorney documents from the comfort of home.

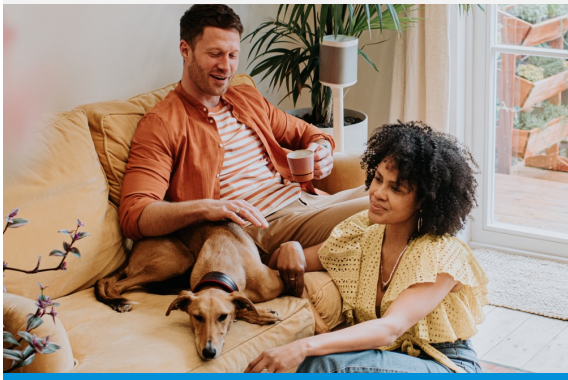
We've made finding legal help easy for you! Our network attorneys are available in person, by phone or by email.

We also offer online tools to complete **Estate Planning Documents** in as little as 15 minutes. You can also download self-help legal forms.

Not sure if a Legal Plan is right for you?

Get an idea of what and how we can make it easy to get the legal help you may need through your life. Scan the QR code or visit www.legalplans.com/whyenroll.

Scan to access: Why choose MetLife Legal Plans?



Ensure you have legal protection for what comes next

To enroll in your legal plan, visit **TutorPerinibenefits.com** or call our Client Service Center **1-800-821-6400.**

Cover the costs of a wide range of common legal issues with a Legal Plan

Access experienced attorneys to help with estate planning, home sales, tax audits and more.

68% of members

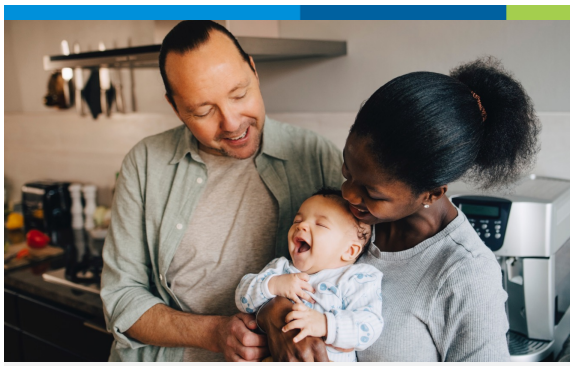
of Legal Plan members say they are on track to achieve their financial goals, compared to 54% of those without a legal plan[2]

70% of Americans

of Americans do not have a will, the most basic estate planning document you need to plan your assets[3]

$18 per month

provides personal legal coverage for over 100 different types of common legal issues



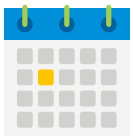
Consider these life events:

- Getting married or name change
- Buying, renting or selling a home
- Dealing with identity theft issues
- Assist contacting banks/creditors
- Starting a family or adoption
- Creating wills, or estate planning
- Caring for aging parents
- Sending kids off to college
- Medicaid/Medicare questions
- Security deposit assistance
- Student loan debt assistance

Legal help made easy. See how simple it is to use your plan:

Client Service Center in Cleveland, OH

Over 100+ covered legal matters



Convenient scheduling with attorney

Easy access to member services online or by phone

Educational tools and self-help library online

Your employer has partnered with MetLife Legal Plans to give you access to a nationwide network of attorneys. A legal plan is similar to any other insurance coverage you purchase at work.

To enroll in your legal plan, visit **TutorPerinibenefits.com** or call our Client Service Center **1-800-821-6400.**

Help ensure your personal security with MetLife Legal Plans

Excellent customer service

The website is easy to use to identify plan attorneys by ZIP code; calls to the 800 number are answered promptly, and agents are very knowledgeable. I was able to have two wills, two powers of attorney, two living wills, and two property deed transfers done with no additional charge.

— S.D., MetLife Legal Plans Member[4]

Estate planning at your fingertips

Most of us know we need important estate planning documents like wills, advance directives and powers of attorney, but finding the time to complete these documents can be a challenge. Through our digital estate planning solution we make it easy for you to complete estate planning documents. This allows you to designate your wishes for healthcare, as well as protect your family and assets quickly and easily from the comfort of your home. With our digital estate planning solution you can create:

- **Last Will and Testament:** Leave property to loved ones and choose guardians for minor children.
- **Advance Directive:** Plan for a medical emergency and select medical care preferences.
- **Durable Financial Power of Attorney:** Choose someone to manage finances in case of an emergency.
- **Probate Avoidance Documents:** Keep your home out of the probate process and have it pass directly to the beneficiaries of your choosing with either a transfer on death deed or revocable living trust, depending on your state.

Create wills, living wills and powers of attorney online in as little as 15 minutes

How do I get started?

Our digital estate planning solution is available to all enrolled legal plan members at **www.members.legalplans.com**. You will need to create an account here using the email and password of your choice to use the digital estate planning solution. The process is designed to work for most people, but if there are aspects of your estate that are more complicated, you might be directed to reach out to one of our network attorneys instead of using the online process.

To enroll in your legal plan, visit **TutorPerinibenefits.com** or call our Client Service Center **1-800-821-6400.**

Frequently Asked Questions

How does the plan work?

A. Getting started is easy. You choose an attorney from our network, which is available online or by calling our Client Service Center. Call the attorney you select and schedule a time to talk or meet. It's that simple. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.[1] You can speak to our network attorneys face to face, by phone or you can submit questions online to our Law Firm E-Panel — whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.

Can I get help finding the right attorney for my needs?

A. Yes, our Client Service Center representatives are here to help you find the right attorney for your legal matter, whatever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

How are attorneys selected for the network? What are their qualifications?

A. We only select attorneys who meet our selection criteria and agree to our Attorney Code of Excellence. Attorneys in the network have an average of 25 years experience in the practice of law, have graduated from an accredited law school and must maintain valid state licensure. Additionally, the attorneys must agree to provide superior customer service to all legal plan members. We routinely monitor our attorneys to ensure our members' needs are being met and conduct regular re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance and more.

How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have our legal experts on your side, for as long as you need them.

How do I pay for my coverage?

A. It's easy. Your premium is conveniently paid through payroll deductions, so you don't have to worry about writing a check or missing a payment.

Are my spouse and family members also covered by my plan?

A. Most plans cover your spouse and dependent children; please see the details of your plan. You can confirm the details of your coverage online. If your dependents are included, you can grant online access in account settings.

Are claim forms required when using the legal plan?

A. No. We make using your plan easy. When you use a network attorney, there is nothing for you to do. Plan services are covered in full, and billing is between us and the network attorney. There are no waiting periods, no copays, no deductibles and no claim forms.

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Enroll at TutorPerinibenefits.com

Questions? Call our Client Service Center
1-800-821-6400

1. Please see your plan description for details. Coverage may vary by state or employer group rate.
2. Source: 2022 MetLife Employee Benefit Trends Study
3. CARAVAN survey conducted by ENGINE on behalf of MetLife Legal Plans, January 2020.
4. This testimonial is for illustrative purposes only.

Group 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, group legal plans are provided through insurance coverage underwritten by Metropolitan General 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. 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.

MetLife

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