

## Legal coverage for surrogacy and reproductive assistance

## One of the many benefits of your Legal Plan

It's one of the most emotionally challenging experiences a person or a couple can go through. You're growing your family, either through surrogacy, egg, sperm, or embryo adoption, and you want to focus on the here and now: the doctor's visits and the sonograms, the hoping, and the building of a dream.

MetLife Legal Plans realizes the complex emotions playing out in this journey and wants to offer guidance and support by covering you for the first 20 hours of legal services and court work related to reproductive assistance matters. Our experienced network attorneys will help you establish the rules around lifestyle, intimate contact, and future relationships within this highly unsettled and contested legal terrain.

## Here are some legal issues to consider in surrogacy and reproductive cases:

- Each state has different laws surrounding surrogacy and the adoption or donation of gametes
- Consideration of the rights and obligations of the intended parents
- Consideration of the rights and obligations of the surrogate mother
- Surrogacy attorney fees range from \$5K to \$15K and vary by state, surrogacy agency, and by the law firm<sup>1</sup>

The complexity around such cases requires experience and empathy. MetLife Legal Plans cover phone consultations, court appearances, and document reviews with zero out-of-pocket costs. We provide the mental and emotional security that comes with knowing an attorney is helping with your legal matters. It's protection at every step.

## Consider this scenario<sup>2</sup>

Ava and Jade released a simultaneous sigh of relief. They had just spent two hours with their attorney to understand their parental



rights should Jade's IUI treatment from a sperm donor result in the conception of a child. They didn't want to go through the emotional labor of selecting a donor until they were fully aware of their protections and right to privacy. Ava's legal plan took the hassle and worry of finding an attorney out of the equation. Now, the couple can move ahead with their plans for building a family with confidence and excitement.



To learn more about your coverages and see our attorney network, create an account at members.legalplans.com or call 800-821-6400.

- 1. Klein Fertility Law website, San Diego, CA, 2023.
- 2. For illustrative purposes only and not based on a true story.

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. For costs and complete 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) 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.