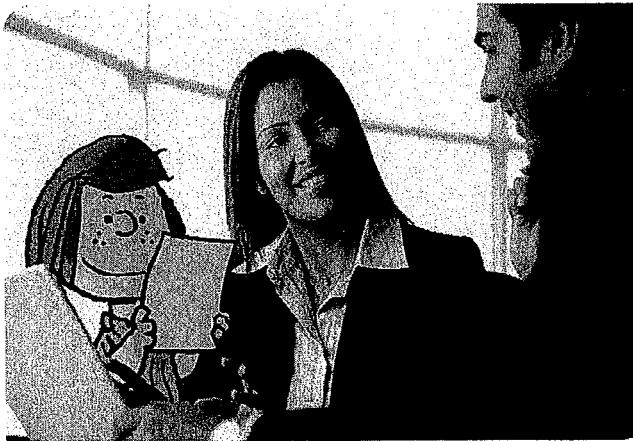


Affordable, Personal Legal Plans



PEACE OF MIND FOR PERSONAL LEGAL MATTERS

Employees need help when they navigate important moments in their lives—like buying a home or creating a will. When they don't have easy access to that help, it can result in reduced productivity at work.

By offering employees access to professional legal services from Hyatt Legal Plans, a MetLife company, they'll have peace of mind knowing that there are no out-of-pocket costs for in-network attorneys ... and the right attorney may be closer than they think.

Convenient For Employees, Simple For You

Offering employees access to professional legal services can be a simple, cost-effective way to expand an existing benefits program.

There are:¹

- No deductibles
- No claim forms
- No copays
- No usage limits

THE METLAW® ADVANTAGE

- Full service on an unlimited number of legal matters
- Access to attorneys in person, by phone, email or mobile app
- Money back guarantee

All the billing is between MetLife and the plan attorney, so employees can focus on more important things—like their legal matters.

Experienced, Responsive Professionals

Employees will have access to our national network of nearly 14,000 attorneys who meet established selection criteria. The attorneys have an overall average of 25 years of experience and offer a broad range of legal services.

If employees have an attorney they'd like to use that's not in our large network, there's an out-of-network option available, too.²

Rates³—Per Employee Per Month: Covers Spouse and Dependents

Benefit-Eligible Employees: \$14.00

THE COST OF COUNSEL

Employees without access to a legal plan can easily spend an average of \$290 per hour for legal counsel.⁴

Customer-Focused Solutions | Exceptional Service | Proven Expertise

MetLaw covers some of the most frequently needed personal legal matters:

Money Matters	<ul style="list-style-type: none"> • Identity Theft Defense • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Negotiations with Creditors • Tax Audit Representation • Financial Education Services* 	<ul style="list-style-type: none"> • Debt Collection Defense • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Foreclosure • Tenant Negotiations • Boundary & Title Disputes • Deeds 	<ul style="list-style-type: none"> • Sale or Purchase of Primary and Vacation Home • Eviction Defense • Property Tax Assessments • Mortgages 	<ul style="list-style-type: none"> • Refinancing & Home Equity Loan of Primary and Vacation Home • Security Deposit Assistance • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Simple Wills • Complex Wills • Revocable & Irrevocable Trusts 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) • Healthcare Proxies 	<ul style="list-style-type: none"> • Living Wills • Codicils
Family & Personal	<ul style="list-style-type: none"> • Adoption • Guardianship • Conservatorship • Prenuptial Agreement • Name Change • Review of ANY Personal Legal Document 	<ul style="list-style-type: none"> • Juvenile Court Defense Including Criminal Matters • Parental Responsibility Matters • School Hearings • Demand Letters • Personal Property Issues 	<ul style="list-style-type: none"> • Affidavits • Garnishment Defense • Protection from Domestic Violence • Review of Immigration Documents
Civil Lawsuits	<ul style="list-style-type: none"> • Civil Litigation Defense • Disputes Over Consumer Goods & Services 	<ul style="list-style-type: none"> • Small Claims Assistance • Administrative Hearings 	<ul style="list-style-type: none"> • Incompetency Defense • Pet Liabilities
Elder-Care Issues	Consultation & Document Review for issues related to your parents: <ul style="list-style-type: none"> • Medicare • Medicaid 	<ul style="list-style-type: none"> • Prescription Plans • Nursing Home Agreements • Leases • Notes 	<ul style="list-style-type: none"> • Deeds • Wills • Powers of Attorney
Vehicle & Driving	<ul style="list-style-type: none"> • Repossession • Defense of Traffic Tickets* 	<ul style="list-style-type: none"> • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI

Smart. Simple. Affordable.®

With MetLaw, you get an easy-to-implement, voluntary benefit that provides your employees with convenient, professional legal counsel — at virtually no cost to your organization. You can count on us to deliver the customer-focused solutions and exceptional service that you've come to know and trust.

GET EXPERT GUIDANCE FOR CONFIDENT DECISIONS.

Contact your MetLife representative today.

Group legal plans and Family Matters are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI.

Payroll deduction required.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

1. For covered services, when using a network attorney.
2. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Hyatt Legal Plans is not responsible for legal work performed by out-of-network attorneys.

3. Rates are standard and subject to change.

4. Average hourly rate of \$290.00/hour based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2013).

5. Services available through MetLife's PlanSmart Financial Education program.

6. Consultation and document review for issues related to parents.

7. Does not cover DUI.

MetLife

Hyatt Legal Plans, Inc., A MetLife Company

1111 Superior Avenue, Suite 800

Cleveland, OH 44114

www.legalplans.com

Smart. Simple. Affordable.®

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