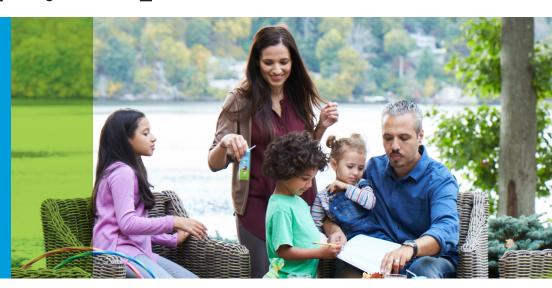
Expert legal advice for your employees' peace of mind

We'll all need an attorney at some point in our lives, whether it's when starting a family, buying a house or caring for elderly parents. But it doesn't have to be expensive — or stressful. With MetLaw®, a group legal plan offered through Hyatt Legal Plans, your employees can have access to legal expertise for less than \$1 a day.



Our network of attorneys is here to make your employees' lives easier.



Getting married



Buying or selling a home



Starting a family



Dealing with identity theft



Sending kids off to college



Caring for aging parents

Top attorneys your employees can rely on

When it comes to legal support, choosing the right attorney isn't a snap decision. Your employees want peace of mind. Someone with the experience, the expertise, the professionalism, and the courtesy to help them navigate through life's major milestones. Every attorney that joins our network has to meet these requirements. We take care of the selection, so you can be confident your employees have professional and experienced attorneys on their side, whenever they need them

How do we get top attorneys to join our network? By providing exceptional service to your employees, attorneys are more likely to get referrals, resulting in more clients for them. And even the most experienced attorneys want to grow their practice. That's how MetLaw has created one of the largest and most experienced attorney networks — with attorneys averaging 25 years of experience.

Tailored service makes life easier

While some legal plans only offer self-service or phone consultations, MetLaw gives employees a choice of options. They can meet an attorney in-person, or contact them over the phone, or online using our attorney e-Panel. And we have a range of self-service tools to give employees a helping hand and a little guidance.

For some legal matters, our attorneys can even appear on your employee's behalf in court, so they don't have to take time away from work or their families to attend a court hearing.

Services for everyone

Navigating life's milestones is easier with MetLaw. MetLaw provides legal assistance for a wide range of personal legal matters, and that's with:

- · unlimited use of legal services covered by your plan
- no waiting periods, deductibles, or copays to worry about
- and no claim forms all billing is between the network attorney and MetLaw.

If one of your employees needs an attorney who doesn't participate in our network, that's okay, too. They can be reimbursed for some of the costs.¹

Helping your employees navigate life's twists and turns.

Money Matters	 Debt Collection Defense Financial Planning Workshops² Identity Theft Defense 	Negotiations with CreditorsPersonal BankruptcyPromissory Notes	Tax Audit RepresentationTax Collection Defense
Home & Real Estate	 Boundary & Title Disputes Deeds Eviction Defense Foreclosure Mortgages 	 Property Tax Assessments Refinancing & Home Equity Loan of Primary, Second or Vacation Home Sale or Purchase of Primary, Second or Vacation Home 	 Security Deposit Assistance Zoning Applications Tenant Negotiations
Estate Planning	CodicilsComplex WillsHealthcare Proxies	 Living Wills Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	Revocable & Irrevocable Trusts Simple Wills
Family & Personal	AdoptionAffidavitsConservatorshipDemand LettersGarnishment DefenseGuardianship	 Immigration Assistance Juvenile Court Defense Including Criminal Matters Name Change Parental Responsibility Matters Personal Property Issues 	 Prenuptial Agreement Protection from Domestic Violence Review of ANY Personal Legal Document School Hearings
Civil Lawsuits	Administrative HearingsCivil Litigation Defense	 Disputes Over Consumer Goods & Services Incompetency Defense 	Pet LiabilitiesSmall Claims Assistance
Elder-Care Issues	Consultation & Document Review for issues related to your parents: Deeds Leases	MedicaidMedicareNotesNursing Home Agreements	Powers of AttorneyPrescription PlansWills
Vehicle & Driving	 Defense of Traffic Tickets² Driving Privileges Restoration 	License Suspension Due to DUI	Repossession

A legal plan you can count on.

You can feel confident that when you offer MetLaw to your employees, you're providing a benefit that your employees can really use. It's the reason why 86% of our plan participants stay in the plan year over year.⁴

And, it's easy for you too. With no benefits cost to you, it's simple to add MetLaw to your employee benefits program. You can be confident that your employees will have professional and experienced attorneys on their side, whenever they need them.

Cost per employee per month (covers spouse and dependents)⁵: \$21.00

Get expert guidance for confident decisions — for your organization and your employees. Contact your MetLife representative today.

- 1. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Your employees will be responsible to pay the difference, if any, between the plan's payment and the non-plan attorney's charge for services. Hyatt Legal Plans is not responsible for legal work performed by out-of-network attorneys.
- 2. Available to groups with 500 or more employees. MetLife administers PlanSmart's Retirewise program, but has arranged for Massachusetts Mutual Life Insurance Company (MassMutual) to have specially-trained financial professionals offer financial education and, upon request, provide personal guidance to employees and former employees of companies providing these programs through MetLife.
- 3. Does not cover DUI.
- 4. Internal data, Hyatt Legal Plans, 2017.
- 5. Minimum participation requirements may apply.

metlife.com

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. 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. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

Please see the plan description for details.

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