

## Legal Plans

Provides access to legal expertise for both expected and unexpected events.

**Renown**<sup>®</sup>  
HEALTH

# Legal experts on your side, whenever you need them



Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans, formerly known as Hyatt Legal Plans, gives you access to experts who can assist you with a broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.

You may be thinking — why would top attorneys need or want to join a legal plan network? But even experienced attorneys need to grow their practice. By providing exceptional service to you and other plan members, they can gain more clients through your referrals. That's how we've established a large network of highly experienced attorneys, averaging 25 years of experience.

### Reduce the cost of legal services with MetLife Legal Plans.

#### How it works

Our service is tailored to your needs. With network attorneys available in person, by phone, or by email and online tools to do-it-yourself or plan your next move — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Whatever you need to protect your family, MetLife Legal Plans is here to make life a little easier.

**For added peace of mind, your spouse and dependent children are also covered.**

#### Our attorneys are here to help when you're:

- Getting married
- Buying or selling a home
- Starting a family
- Dealing with identity theft
- Sending kids off to college
- Caregiving for aging parents
- And more

## Flexible plans for varied needs.

Our high-low plan enable your employees to choose the right plan to suit their needs and their budget. For **\$21.00 per month for our high plan**, or for **\$9.00 per month for our low plan**, you get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms, when using a Network Attorney for a covered matter. And, for non-covered matters that are not otherwise excluded, this benefit provides four hours of Network Attorney time and services per year.<sup>2</sup>

	High Plan	Low Plan
<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Theft Defense</li> <li>Negotiations with Creditors</li> <li>Promissory Notes</li> <li>Tax Collection Defense</li> </ul>	<ul style="list-style-type: none"> <li>Identity Management Services<sup>3</sup></li> <li>Personal Bankruptcy</li> <li>Tax Audit Representation</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> <li>Mortgages</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> </ul>	<ul style="list-style-type: none"> <li>Boundary &amp; Title Disputes</li> <li>Property Tax Assessments</li> <li>Refinancing &amp; Home Equity Loan</li> <li>Sale or Purchase of Home</li> <li>Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> <li>Living Wills</li> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>Simple Wills</li> </ul>	<ul style="list-style-type: none"> <li>Revocable &amp; Irrevocable Trusts</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Affidavits</li> <li>Conservatorship</li> <li>Demand Letters</li> <li>Divorce - 20 hours</li> <li>Garnishment Defense</li> <li>Guardianship</li> <li>Name Change</li> <li>Personal Properties Issues</li> <li>Protection from Domestic Violence</li> <li>Review of ANY Personal Legal Document</li> <li>School Hearings</li> </ul>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Parental Responsibility Matters</li> <li>Prenuptial Agreement</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Administrative Hearings</li> <li>Disputes Over Consumer Goods &amp; Services</li> <li>Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>Civil Litigation Defense</li> <li>Pet Liabilities</li> <li>Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	<ul style="list-style-type: none"> <li>Consultation &amp; Document Review for Issues Related to Your Parents:</li> <li>Deeds</li> <li>Leases</li> <li>Medicaid</li> <li>Medicare</li> </ul>	<ul style="list-style-type: none"> <li>Notes</li> <li>Nursing Home Agreements</li> <li>Powers of Attorney</li> <li>Prescription Plans</li> <li>Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>4</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> <li>Repossession</li> </ul>

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access code **9903509** for the high plan or **9903507** for the low plan or call **800.821.6400** Monday – Friday 8:00 am – 8:00 pm (EST/EDT).

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
3. This benefit provides the Participant with access to LifeStages Identity Management Services, provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
4. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner 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 your plan description for details. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY.



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# Facts & Stats

Whether it's a planned event, like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need legal counsel at some point.



The cost of MetLife Legal Plans coverage for the whole year is less than the average lawyer's hourly fee<sup>2</sup>

**\$370** vs **\$21**  
an hour a month

### Just a few times in life you might need legal help.



#### GETTING MARRIED

- Prenuptial agreement
- Name change
- Updating or creating estate planning documents



#### STARTING A FAMILY

- Creating wills and estate planning documents
- School and administrative hearings
- Adoption



#### CARING FOR AGING PARENTS

- Review of Medicare/Medicaid documents
- Nursing home agreement
- Reviewing estate planning documents



#### BUYING, RENTING OR SELLING A HOME

- Reviewing contracts and purchase agreements
- Preparing deeds
- Attending the closing



#### DEALING WITH IDENTITY THEFT

- Attorney consultations regarding potential creditor actions
- Assistance with contacting banks and creditors
- Attorney defense for issues related to identity theft



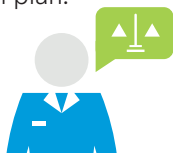
#### SENDING KIDS OFF TO COLLEGE

- Security deposit assistance
- Reviewing leases
- Student loan debt assistance

### Affordable monthly rates, unlimited usage

There are many benefits to enrolling in the legal plan. If you use it just once in a year, it is very likely that the plan will more than pay for itself.

Review the table to see the potential savings for a legal insurance plan member who enrolls in the legal plan and uses a Network Attorney for three basic legal matters.



### Example of Personal Legal Matters and Costs<sup>3</sup>

Wills for Employee and Spouse	\$740
Medical Powers of Attorney	\$185
Home Refinancing	\$1,850
<b>Total</b>	<b>\$2,775</b>
<b>Legal Plan</b>	<b>\$252 per year</b>
<b>Potential Savings</b>	<b>\$2,523</b>

1. MetLife research, fielded by ORC International, between June and July 2017.
2. Average hourly rate of \$370.00 based on years of legal experience, National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).
3. Fees for legal services are based on the average amount of hours it would take using the average hourly rate of \$370.00 based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2018).

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Group legal plans are provided by MetLife Legal Plans, Inc., 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.



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# Why do I need a legal plan?



Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With MetLife Legal Plans, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you can get access to legal help for all of these issues and more, all for a monthly fee.

### Q. How does the plan work?

**A.** Getting started is easy. You simply choose an attorney from our network, which is available online or by calling our Client Service Center. You can also choose an attorney outside of our network and be reimbursed according to a set fee reimbursement schedule.<sup>1</sup> We will then give you an assigned case number to share with your attorney when you make an appointment. It's that simple.

You can speak to our Network Attorneys face to face, by phone, or you can submit questions online to our Law Firm E-Panel<sup>®</sup> – whatever works best for you. And for certain legal matters, your attorney may be able to represent you in court without you having to make an appearance.

Our Network Attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan — giving you peace of mind that you've got an expert on your side, for as long as you need them.

### Q. 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.

**Peace of mind knowing you have access to the expert attorneys you need, whenever you need them.**

## Legal Plans

### Q. 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 an annual re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance, and more.

### Q. Whom do I contact if I have a problem with the legal plan or an attorney?

A. Send an email to [clientservice@legalplans.com](mailto:clientservice@legalplans.com) or call our Client Service Center at 800.821.6400, Monday through Friday 8 am to 8 pm EST/EDT when you have questions or concerns about our legal plan benefits, Network Attorneys, or other matters involving the legal plan. We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems, and will take immediate action to resolve any issues that arise.

### Q. Can I use the plan outside my state of residence? Is international coverage available?

A. We operate a national network of more than 17,500 Network Attorneys in all 50 states and most U.S. territories. Plan members may receive service from Any Attorney. Anywhere. Anytime.® Plan members traveling outside the United States may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800.821.6400 to get a copy of the out-of-network fee reimbursement schedule.

### Q. Can I use an attorney who is not in the network?

A. Yes, you can use any attorney you'd like. If you choose an attorney outside of our network, we'll reimburse you for services based on a set fee reimbursement schedule.<sup>1</sup>

### Q. Can I use an attorney more than once?

A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.

### Q. 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. You can find the exact cost for your plan in the enrollment materials provided by your employer.

### Q. How do I pay for my coverage?

A. It's easy. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

### Q. Are my spouse and family members also covered by my plan?

A. Yes, your spouse and dependent children are covered under the plan.

### Q. 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 claims forms.

1. You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.

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