

Smart. Simple. Affordable.[®]

\$16.50 per month

MetLaw -- covers you, your spouse and dependents. Telephone and office consultations for an unlimited number of personal legal matters with an attorney of your choice. **E-Services** -- Attorney locator, law firm e-panel, law guide, free downloadable legal documents, financial planning, insurance and work/life resources

Estate Planning Documents

- Simple and Complex Wills
- Trusts (Revocable and Irrevocable)
- Powers of Attorney (Healthcare, Financial, Childcare)
- Healthcare Proxies
- Living Wills
- Codicils

Document Review

- Any Personal Legal Documents

Family Law

- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption and Legitimization
- Guardianship or Conservatorship
- Name Change

Immigration Assistance

- Advice and Consultation
- Review of Immigration Documents
- Preparation of Affidavits and Powers of Attorney

Elder Law Matters

- Consultations and Document Review for issues related to your parents including Medicare, Medicaid, Prescription Plans, Nursing Home Agreements, leases, notes, deeds, wills and powers of attorney as these affect the participant

Real Estate Matters

- Sale, Purchase or Refinancing of your Primary, Second or Vacation Home
- Eviction and Tenant Problems (Primary Residence - Tenant only)
- Home Equity Loans for your Primary, Second or Vacation Home
- Zoning Applications
- Boundary or Title Disputes
- Property Tax Assessment
- Security Deposit Assistance (For Tenant)

Document Preparation

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Promissory Notes

Traffic Offenses*

- Defense of Traffic Tickets (excludes DUI)
- Driving Privileges Restoration (Includes License Suspension due to DUI)

Personal Property Protection

- Consultations and Document Review for Personal Property Issues
- Assistance for disputes over goods and services

Financial Matters

- Negotiations with Creditors
- Debt Collection Defense
- **LifeStages – Identity Management Services
- Identity Theft Defense
- Personal Bankruptcy
- Tax Audit Representation (Municipal, State or Federal)
- Foreclosure Defense
- Tax Collection Defense

Juvenile Matters

- Juvenile Court Defense, including Criminal Matters
- Parental Responsibility Matters

Defense of Civil Lawsuits

- Administrative Hearings
- Civil Litigation Defense
- Incompetency Defense
- School Hearings
- Pet Liabilities

Consumer Protection

- Disputes over Consumer Goods and Services
- Small Claims Assistance

Family Matters^{TM***}

- Available for an additional fee
- Separate plan for parents of participants for Estate Planning Documents
- Easy Enrollment - online or by phone

For More Information:

Visit our website info.legalplans.com and enter access code: **LEGAL** or call our Client Service Center at **1-800-821-6400** Monday - Friday from 8am to 8pm (Eastern Time).

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Hyatt Legal Plans

A MetLife Company



AFFORDABLE & CONVENIENT LEGAL REPRESENTATION, FOR LESS THAN A CUP OF COFFEE A DAY

Finding an affordable lawyer to represent you when you have trouble with identity theft, buying or selling your home, or even preparing your will can be a challenge. MetLaw is a Smart. Simple. Affordable.® solution to all of your legal needs.

With MetLaw, you, your spouse and dependents can receive fully covered legal services for a wide range of personal legal matters. Because no matter how old you are, you have legal needs. Here are some common legal issues for each generation:

GENERATION:	COMMON FINANCIAL LEGAL ISSUES:	COMMON PERSONAL LEGAL ISSUES:
Millennials (18 - 34)	Credit Card Debt, Debt Collection Defense	Traffic Tickets, Purchase of a Home or Condo, Landlord Negotiations
Gen X (35 - 50)	Foreclosure, Refinancing, Estate Planning	Adoption, School Hearing, Will Preparation, Trusts
Baby Boomers (51 - 69)	Tax Audits, Property Sale, Identity Theft	Powers of Attorney, Living Wills, Medicare questions
Traditionalists (70+)	Property Sale, Nursing Home/Assisted Living Agreements, Leases, Deeds	Powers of Attorney, Wills, Living Wills, Medicare/Medicaid questions, Prescription Plan questions

See reverse side for all available coverages.

USING THE PLAN IS EASY.

Simply give us a call or log into our members' site to view your plan coverage and find attorneys. As long as you use a Network Attorney for a covered matter there are:

No deductibles or co-payments - No waiting periods or claim forms - No limits on usage

For more information visit our website:

info.legalplans.com and enter access code: **Legal** or call: **800.821.6400** Monday - Friday: 8:00 am - 8:00 pm (EST/EDT)

Where available, you may also visit us at www.metlife.com/mybenefits

CONSUMER PROTECTION MATTERS

- Disputes over Consumer Goods and Services
- Small Claims Assistance

DEFENSE OF CIVIL LAWSUITS

- Administrative Hearings
- Civil Litigation Defense
- Incompetency Defense
- Pet Liabilities
- School Hearings

DOCUMENT PREPARATION & REVIEW

- Affidavits; Deeds; Demand Letters
- Mortgages
- Promissory Notes
- Review of Any Personal Legal Documents

ELDER LAW MATTERS

- Consultations and Document Review for issues related to your parents including Medicare, Medicaid, Prescription Plans, Nursing Home Agreements, Leases, Notes, Deeds, Wills and Powers of Attorney as these affect the Participant

ESTATE PLANNING DOCUMENTS

- Codicils
- Healthcare Proxies
- Living Wills
- Powers of Attorney (Healthcare, Financial, Childcare)
- Simple and Complex Wills
- Trusts (Revocable and Irrevocable)

FAMILY LAW

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- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence

FINANCIAL MATTERS

- Debt Collection Defense
- Foreclosure Defense
- Negotiations with Creditors
- Personal Bankruptcy
- Tax Audit Representation
- Tax Collection Defense

IDENTITY THEFT MATTERS

- Identity Theft Defense
- LifeStages - Identity Management Services¹

IMMIGRATION ASSISTANCE

- Advice and Consultation
- Preparation of Affidavits and Powers of Attorney
- Review of Immigration Documents

JUVENILE MATTERS

- Juvenile Court Defense, including Criminal Matters
- Parental Responsibility Matters

TRAFFIC OFFENSES

- Defense of Traffic Tickets (excludes DUI)
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PERSONAL PROPERTY PROTECTION

- Assistance for disputes over goods and services
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REAL ESTATE MATTERS

- Boundary or Title Disputes
- Eviction and Tenant Problems (Primary Residence - Tenant Only)
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- Property Tax Assessment
- Sale, Purchase or Refinancing (Primary, Secondary or Vacation Home)
- Security Deposit Assistance (For Tenant)
- Zoning Applications

HERE'S HOW TO ENROLL:

- Select MetLaw during your benefit enrollment period.
- Your cost for the Plan will be automatically deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

¹ This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans.

Exclusions: Please see your plan description for complete details. 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 matters, business or investment matters, matters involving property held for investment or rental, or 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.

Group Legal Plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. L1217501056[exp0219][All States][DC, PR]

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How to Use Your Legal Plan



We strive to make it as easy as possible for you to use the legal plan. You can access your plan online or you can call us and we'll help you find an attorney for your particular situation.

USING THE PLAN IS EASY

1. Find an attorney from our network of over 15,000 attorneys
2. Get a case number
3. Call the attorney and make an appointment

CALL US 800.821.6400 (MON-FRI, 8am-8pm EST)	OR	ONLINE SELF SERVICE (MEMBERS.LEGALPLANS.COM)
Let us know your legal issue and we will help you find an attorney near you. We can also give you a case number to provide to your attorney.		Visit members.legalplans.com and click on "Attorney Locator" to find an attorney near you. Then click on "obtain a case number" to get a case number to provide to the attorney.

Call the attorney's office, let them know you're a Hyatt Legal Plans member and provide your case number to make an appointment. That's it! When you use one of our Network Attorneys for a covered matter there are no claims forms, deductibles or usage limits.

WHAT TO BRING

You shouldn't need to bring anything with you to the appointment other than what the attorney may need to review based on the reason for your visit. If you have any questions on what you should bring, you should ask the attorney's office when you call to make your appointment.



THE BENEFITS OF ESTATE PLANNING



Nowadays, more and more people are preparing estate plan documents.

Why? Because they want to ensure that their decisions are honored and their families are protected.

If you have assets you wish to leave behind, want to ensure that your healthcare and treatment wishes are met, or have young children, you should consider creating one, too. There are several components to an estate plan that our attorneys can help you prepare:

WILL. A will ensures that your property will be distributed and your family will be cared for exactly as you wish. Without a will, the courts may decide how your property is distributed.

LIVING TRUST. A living trust allows you to distribute your assets and property while you are still alive, while at the same time reducing the amount of taxes you may have to pay.

LIVING WILL. This document specifies the types of medical treatments you want in the event that you become unable to express those wishes directly. A living will not only ensures that you get the care you want, but protects your loved ones from making difficult decisions on your behalf.

DURABLE POWER OF ATTORNEY. In the event you become incapacitated, this document allows you to designate someone you trust to make decisions on your behalf.

The Hyatt Legal Plan allows you to consult with attorneys who are experienced in preparing estate planning documents. We can explain your options and recommend a course of action that suits your unique needs.

**Don't let legal problems derail you.
Protect yourself with an affordable Hyatt Legal Plan.**

To learn more about Hyatt Legal Plans, visit info.legalplans.com or call the Client Service Center at 800-821-6400.

This document is intended to provide you with general information. It is not intended to provide, and should not be relied upon for, legal advice. If you require legal advice, please consult with your attorney.

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