

# Legal help for you and your parents, whenever you need it.



We know that legal help is valuable at every stage of life. Whether you're getting married, sending kids off to college or retiring and planning for the future, having access to expert legal help allows you to navigate life's milestones confidently.

That's why we created a plan to provide legal help for your entire family. Our MetLaw Plus Parents plan covers you, your spouse, dependents and your parents for the many common legal issues your family faces. Sign up for a convenient payroll deduction of just **\$21.75 a month for MetLaw Plus Parents**, and save hundreds over typical attorney fees... with no deductibles, no co-pays, no claim forms or usage limits when using a Network Attorney. We'll automatically deduct the cost from your paychecks.

## Choose from more than 15,000 attorneys nationwide.

You and your parents can receive fully covered legal advice and representation for a wide range of legal matters. You can consult with your attorney on the phone or in person. You can also use an out-of-network attorney and get reimbursed for covered services according to a set fee schedule.<sup>1</sup>

# It's easy to access the right attorney. Online. By Phone. In Person.

Once you enroll, you and your parents simply go to members.legalplans.com or download our mobile app to find attorneys. You can also call Hyatt Legal Plans toll free at 1-800-821-6400 Monday through Friday from 8 a.m. to 8 p.m. EST. A representative will confirm your plan eligibility and give you a case number and the address and phone number of the appropriate attorney(s) near you. Service is just a click or call away.

MetLaw provides legal assistance for a wide range of personal legal matters for you:



Buying or selling a home



Starting a family



**Getting** married



Sending kids off to college

# And your parents:



Dealing with identity theft



Estate planning



### MetLaw covers some of the most frequently needed personal legal matters.

All services below are available to employees, spouses and eligible dependents. Services below highlighted in **bold** are available to parents and parents-in-law.

Money Matters	<ul> <li>Identity Theft Defense</li> <li>Personal Bankruptcy</li> <li>[Identity Management Services<sup>2</sup>]</li> </ul>	<ul><li>Tax Audit Representation</li><li>Debt Collection Defense</li><li>Negotiations with Creditors</li></ul>	<ul> <li>Tax Collection Defense</li> <li>Promissory Notes</li> <li>Financial Education Workshops<sup>3</sup></li> </ul>
Home & Real Estate	<ul> <li>Foreclosure</li> <li>Tenant Negotiations</li> <li>Boundary &amp; Title Disputes</li> <li>Deeds</li> <li>Mortgages</li> </ul>	<ul> <li>Sale or Purchase of Primary and Vacation Home</li> <li>Eviction Defense</li> <li>Property Tax Assessments</li> <li>Security Deposit Assistance</li> </ul>	<ul> <li>Refinancing &amp; Home Equity Loan of Primary and Vacation Home</li> <li>Zoning Applications</li> </ul>
Estate Planning	<ul> <li>Simple Wills</li> <li>Complex Wills</li> <li>Revocable &amp; Irrevocable Trusts</li> </ul>	<ul> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul><li>Healthcare Proxies</li><li>Living Wills</li><li>Codicils</li></ul>
Family & Personal	<ul> <li>Adoption</li> <li>Guardianship</li> <li>Conservatorship</li> <li>Prenuptial Agreement</li> <li>Name Change</li> <li>Review of ANY Personal Legal Document</li> </ul>	<ul> <li>Juvenile Court Defense Including Criminal Matters</li> <li>Parental Responsibility Matters</li> <li>School Hearings</li> <li>Demand Letters</li> <li>Personal Property Issues</li> </ul>	<ul> <li>Affidavits</li> <li>Garnishment Defense</li> <li>Protection from Domestic Violence</li> <li>Immigration Assistance</li> </ul>
Civil Lawsuits	<ul><li>Civil Litigation Defense</li><li>Disputes Over Consumer Goods</li><li>&amp; Services</li></ul>	<ul><li>Small Claims Assistance</li><li>Administrative Hearings</li></ul>	<ul><li>Incompetency Defense</li><li>Pet Liabilities</li></ul>
Elder-Care Issues	Consultation & Document Review for issues related to your parents:	<ul><li>Prescription Plans</li><li>Nursing Home Agreements</li><li>Leases</li><li>Notes</li></ul>	<ul><li>Deeds</li><li>Wills</li><li>Powers of Attorney</li></ul>
Vehicle & Driving	<ul> <li>Repossession</li> <li>Defense of Traffic Tickets<sup>4</sup></li> </ul>	Driving Privileges     Restoration	License Suspension     Due to DUI

For more information visit our website at **info.legalplans.com** and enter access code **9900031** for MetLaw Plus Parents or call **800.821.6400** Monday - Friday: 8:00am - 8:00pm (EST/EDT).

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

- 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. 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.
- 3. MetLife administers PlanSmart's Retirewise program which provides these workshops 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 this program through MetLife.
- 4. Does not cover DUI.

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.

