

# MetLaw<sup>®</sup> High/Low Plan

	Low Plan	High Plan
<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Identity Theft Defense</li> <li>• Negotiations with Creditors</li> <li>• Promissory Notes</li> <li>• Debt Collection Defense</li> <li>• Tax Collection Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Identity Theft Defense</li> <li>• Negotiations with Creditors</li> <li>• Promissory Notes</li> <li>• Debt Collection Defense</li> <li>• Tax Collection Defense</li> <li>• Personal Bankruptcy</li> <li>• LifeStages - Identity Management Services<sup>1</sup></li> <li>• Tax Audit Representation</li> <li>• Financial Education Workshops<sup>2</sup></li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Deeds</li> <li>• Mortgages</li> <li>• Foreclosure</li> <li>• Tenant Negotiations</li> <li>• Eviction Defense</li> <li>• Security Deposit Assistance</li> </ul>	<ul style="list-style-type: none"> <li>• Deeds</li> <li>• Mortgages</li> <li>• Foreclosure</li> <li>• Tenant Negotiations</li> <li>• Eviction Defense</li> <li>• Security Deposit Assistance</li> <li>• Sale or Purchase of Primary &amp; Vacation Home</li> <li>• Refinancing &amp; Home Equity Loan of Primary &amp; Vacation Home</li> <li>• Property Tax Assessments</li> <li>• Boundary &amp; Title Disputes</li> <li>• Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Simple Wills</li> <li>• Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> <li>• Codicils</li> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>• Simple Wills</li> <li>• Complex Wills</li> <li>• Healthcare Proxies</li> <li>• Living Wills</li> <li>• Codicils</li> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>• Revocable &amp; Irrevocable Trusts</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Guardianship</li> <li>• Conservatorship</li> <li>• Name Change</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> <li>• Demand Letters</li> <li>• Affidavits</li> <li>• Personal Property Issues</li> <li>• Garnishment Defense</li> <li>• Protection from Domestic Violence</li> </ul>	<ul style="list-style-type: none"> <li>• Guardianship</li> <li>• Conservatorship</li> <li>• Name Change</li> <li>• Review of ANY Personal Legal Document</li> <li>• School Hearings</li> <li>• Demand Letters</li> <li>• Affidavits</li> <li>• Personal Property Issues</li> <li>• Garnishment Defense</li> <li>• Protection from Domestic Violence</li> <li>• Juvenile Court Defense Including Criminal Matters</li> <li>• Parental Responsibility Matters</li> <li>• Review of Immigration Documents</li> <li>• Prenuptial Agreement</li> <li>• Adoption</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Disputes Over Consumer Goods &amp; Services</li> <li>• Administrative Hearings</li> <li>• Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>• Disputes Over Consumer Goods &amp; Services</li> <li>• Administrative Hearings</li> <li>• Incompetency Defense</li> <li>• Civil Litigation Defense &amp; Mediation</li> <li>• Small Claims Assistance</li> <li>• Pet Liabilities</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for issues related to your parents: <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Medicaid</li> <li>• Prescription Plans</li> <li>• Nursing Home Agreements</li> <li>• Leases</li> <li>• Promissory Notes</li> <li>• Deeds</li> <li>• Wills</li> <li>• Powers of Attorney</li> </ul>	Consultation & Document Review for issues related to your parents: <ul style="list-style-type: none"> <li>• Medicare</li> <li>• Medicaid</li> <li>• Prescription Plans</li> <li>• Nursing Home Agreements</li> <li>• Leases</li> <li>• Promissory Notes</li> <li>• Deeds</li> <li>• Wills</li> <li>• Powers of Attorney</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>• Repossession</li> <li>• Defense of Traffic Tickets<sup>3</sup></li> <li>• Driving Privileges Restoration</li> <li>• License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>• Repossession</li> <li>• Defense of Traffic Tickets<sup>3</sup></li> <li>• Driving Privileges Restoration</li> <li>• License Suspension Due to DUI</li> </ul>

## MetLaw<sup>®</sup> is Affordable through Payroll Deductions Cost Per Full Time Employee Per Month: Covers Spouse and Dependents

Low Plan - <b>\$8.00</b>	High Plan - <b>\$16.50</b>
<b>Additional Features</b> Telephone advice and office consultations on an unlimited number of personal legal matters. Trials for covered matters are covered from beginning to end, regardless of length, when using a network attorney.	
<b>Value Added Services from Hyatt Legal Plans and PlanSmart<sup>®</sup></b> Providing valuable legal and financial education resources can help your employees be better prepared and make informed decisions. Your Hyatt Legal Plan includes access to PlanSmart's Retirewise <sup>®</sup> , an award-winning, no cost, on-site workshop series that offers comprehensive retirement and financial education <sup>2</sup> . These valuable, important resources, combined with your Hyatt legal plan, provide your employees with an unbeatable value.	
<b>E-Services</b> <ul style="list-style-type: none"> <li>• Attorney Locator</li> <li>• Life Guide</li> <li>• Law Firm E-Panel<sup>®</sup></li> <li>• DIY legal documents</li> </ul>	<b>Family Matters<sup>TM*</sup></b> <ul style="list-style-type: none"> <li>• Available for additional fee</li> <li>• Separate plan for parents of participants for estate planning documents</li> </ul>
<b>Reduced Fees</b> <ul style="list-style-type: none"> <li>• For personal injury, probate &amp; estate administration matters, provided by network attorneys</li> </ul>	

<sup>1</sup> This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, formerly known as IDT911, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans. <sup>2</sup> MetLife administers the PlanSmart 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 this program through MetLife. <sup>3</sup> Does not cover DUI. <sup>4</sup> For Family Matters, different terms and exclusions apply.

Quote good through 12/31/2017. Employer-paid plans are available at substantially lower costs. Customized plans are available. Group legal plans and Family Matters provided by Hyatt Legal Plans, Inc., Cleveland, OH. In certain states, group legal plans and Family Matters provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Please contact Hyatt Legal Plans for complete details on covered services including trials. No service, including advice and consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife<sup>®</sup> 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. Additional representation is also included for certain matters listed above under Legal Representation. Rate does not include the cost to do home mailings, and assumes sponsor does enrollment and sends Hyatt Legal Plans a monthly file and payment. L0417493911[exp0618][All States][DC,PR]