# MetLaw®

## LAW FOR MONEY MATTERS
- Identity Theft Defense
- Identity Management Services - LifeStages*
- Negotiations with Creditors
- Debt Collection Defense
- Personal Bankruptcy
- Tax Audit Representation
- Tax Collection Defense
- Promissory Notes
- Financial Education Workshops**

## CIVIL LAWSUITS
- Civil Litigation Defense
- Disputes Over Consumer Goods & Services
- Small Claims Assistance
- Administrative Hearings
- Incompetency Defense
- Pet Liabilities

## LAW TO PROTECT YOUR FUTURE/ ESTATE
- Simple Wills
- Complex Wills
- Revocable & Irrevocable Trusts
- Powers of Attorney (Healthcare, Financial, Child-Care, Immigration)
- Healthcare Proxies
- Living Wills
- Codicils

## LAW FOR FAMILY & PERSONAL
- Adoption
- Guardianship
- Conservatorship
- Prenuptial Agreement
- Divorce - 20 Hours
- Name Change
- Review of ANY Personal Legal Document
- Juvenile Court Defense,
- Including Criminal Matters
- Parental Responsibility Matters
- School Hearings
- Demand Letters
- Personal Property Issues
- Affidavits
- Garnishment Defense
- Protection from Domestic Violence
- Review of Immigration Documents

## LAW FOR VEHICLE & DRIVING
- Repossession
- Defense of Traffic Tickets***
- Driving Privileges Restoration
- License Suspension Due to DUI

## LAW FOR ELDER-CARE ISSUES
Consultation & Document Review for issues related to your parents:
- Medicare / Medicaid
- Prescription Plans
- Nursing Home Agreements
- Leases
- Notes
- Deeds
- Wills
- Powers of Attorney

## LAW FOR HOME & REAL ESTATE
- Foreclosure
- Sale or Purchase of Primary & Vacation Home
- Refinancing & Home Equity Loan of Primary & Vacation Home
- Tenant Negotiations
- Eviction Defense
- Security Deposit Assistance
- Boundary & Title Disputes
- Property Tax Assessments
- Zoning Applications
- Deeds
- Mortgages

## MetLaw® is Affordable through Payroll Deductions
Cost Per Employee Per Month: Covers Spouse and Dependents

**$25.00**

### Additional Features
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.

### Value Added Services from Hyatt Legal Plans and PlanSmart®**
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®, an award-winning, no cost, on-site workshop series that offers comprehensive retirement and financial education. These valuable, important resources, combined with your Hyatt legal plan, provide your employees with an unbeatable value.

### E-Services
- Attorney Locator
- Law Firm E-Panel®
- Life Guide
- DIY legal documents

### Family Matters™***.
- Available for additional fee
- Separate plan for parents of participants for estate planning documents

### Reduced Fees
- For personal injury, probate & estate administration matters, provided by network attorneys

Quote good through 12/31/2018. 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® 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. *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. **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. ***Does not cover DUI. ****For Family Matters, different terms and exclusions apply.

# MetLaw® Benefit Definitions & Reimbursements

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| ADVICE AND CONSULTATION | IN | OUT-OF |
| **Office Consultation**<br>This benefit provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this benefit, although it is not intended to provide the Participant with continuing access to a Plan Attorney in order to undertake his or her own representation. | Fully Covered | $70 |
| **Telephone Advice**<br>(see definition above) | Fully Covered | $70 |
| CONSUMER PROTECTION MATTERS | IN | OUT-OF |
| **Consumer Protection Matters**<br>This benefit covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. The benefit does not include disputes over real estate, construction, insurance or collection activities after a judgment. | | |
| • Correspondence and Negotiation | Fully Covered | $500 |
| • Filing of Suit, Ending in Settlement or Judgment | Fully Covered | $2,000 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| **Personal Property Protection**<br>This benefit covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The benefit also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters. | Fully Covered | $125 |
| **Small Claims Assistance**<br>This benefit covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The benefit does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions. | Fully Covered | $200 |
| DEFENSE OF CIVIL LAWSUITS | IN | OUT-OF |
| **Administrative Hearing Representation**<br>This benefit covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission, and includes hearings before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy, and does not include family law matters, post judgment matters or litigation of a job-related incident. | | |
| • Negotiation and Settlement | Fully Covered | $500 |
| • Contested Hearings ending in Settlement or Judgment | Fully Covered | $1,800 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| **Incompetency Defense**<br>This benefit covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent. | | |
| • Negotiation and Settlement | Fully Covered | $500 |
| • Trial | Fully Covered | $1,800 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |

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| DEFENSE OF CIVIL LAWSUITS (continued) | IN | OUT-OF |
| Civil Litigation Defense<br>This benefit covers the Participant in defense of an arbitration, mediation or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy, and does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. The benefit does not include bringing counter, third-party or cross claims. | | |
| • Negotiation and Settlement | Fully Covered | $650 |
| • Filing answer, litigation ending in Settlement or Judgment | Fully Covered | $2,000 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| DOCUMENT PREPARATION AND REVIEW | IN | OUT-OF |
| Affidavits<br>This benefit covers preparation of any affidavit in which the Participant is the person making the statement. | Fully Covered | $75 |
| Deeds<br>This benefit covers the preparation of any deed for which the Participant is either the grantor or grantee. | Fully Covered | $100 |
| Demand Letters<br>This benefit covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee, and forwarding and explaining any response to the Participant. | Fully Covered | $75 |
| Document Review<br>This benefit covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements. The benefit includes the following acts by the attorney as a notary public: acknowledgment of signatures, affirmation of affidavits, and administration of oaths made by the participant. | Fully Covered | $100 |
| Elder Law Matters<br>This benefit covers counseling the Participant over the phone or in the office on any personal matters relating to the Participant's parents as they affect the Participant. The benefit includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, documents related to the parents' home, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee. | Fully Covered | $140 |
| Mortgages<br>This benefit covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor. | Fully Covered | $70 |
| Promissory Notes<br>This benefit covers the preparation of any promissory note for which the Participant is the payor or payee. | Fully Covered | $70 |
| ESTATE MATTERS PLANNING DOCUMENTS | IN | OUT-OF |
| Trusts<br>This benefit covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created. | | |
| • Individual | Fully Covered | $325 |
| • Member and Spouse | Fully Covered | $450 |
| Living Wills<br>This benefit covers the preparation of a living will for the Participant. | | |
| • Individual | Fully Covered | $75 |
| • Member and Spouse | Fully Covered | $80 |
| Powers of Attorney<br>This benefit covers the preparation of any power of attorney when the Participant is granting the power. | | |
| • Individual | Fully Covered | $65 |
| • Member and Spouse | Fully Covered | $75 |
| Wills and Codicils (Including Simple Support Trust for Minor Children)<br>This benefit covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning. | | |

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| ESTATE MATTERS PLANNING DOCUMENTS (continued) | IN | OUT-OF |
| • Individual | Fully Covered | $150 |
| • Member and Spouse | Fully Covered | $200 |
| FAMILY LAW | IN | OUT-OF |
| Adoption and Legitimization<br>This benefit covers all legal services and court work in a state or federal court for an adoption or legitimization for the Plan Member and spouse. The reformation of a birth certificate is also covered. | | |
| • Uncontested | Fully Covered | $650 |
| • Contested | Fully Covered | $1,500 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| Guardianship or Conservatorship<br>This benefit covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. It does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established. | | |
| • Uncontested | Fully Covered | $650 |
| • Contested | Fully Covered | $1,500 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| Name Change<br>This benefit covers the Participant for all necessary pleadings and court hearings for a legal name change. | Fully Covered | $400 |
| Prenuptial Agreement<br>This benefit covers representation of the Plan Member and includes the negotiation, preparation, review and execution of a Prenuptial Agreement between the Plan Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law). It does not include subsequent litigation arising out of a prenuptial agreement. The fiancé/partner must either have separate counsel or waive his/her right to representation. | Fully Covered | $750 |
| Protection from Domestic Violence<br>This benefit covers the Plan Member only, not the spouse or dependents, as the victim of domestic violence. The benefit provides the Plan Member with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. It does not include representation in suits for damages, defense of any action, or representation for the offender. | Fully Covered | $425 |
| Divorce, Dissolution, and Annulment (Contested and Uncontested) - Twenty Hour Maximum<br>This service is available to the Plan Member only, not to a spouse or dependents, for the first twenty hours of service. This service includes preparing and filing all necessary pleadings, motions and affidavits, drafting settlement agreements, and representation at the hearing or trial, whether the Plan Member is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued. It is the Plan Member's responsibility to pay fees beyond the first twenty hours. | | |
| • Uncontested | Fully Covered | $1,800 |
| • Contested | Fully Covered | $1,800 |
| DEBT AND FINANCIAL MATTERS | IN | OUT-OF |
| Debt Collection Defense<br>This benefit provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession, garnishment and student loans, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Sponsor or Employer. | | |
| Debt Collection Defense (Consumer Debts) | | |
| • Negotiation and Settlement | Fully Covered | $350 |
| • Negotiation and Settlement after Complaint and Answer Filed | Fully Covered | $600 |
| • Trial | Fully Covered | $1,050 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |

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| DEBT AND FINANCIAL MATTERS (continued) | IN | OUT-OF |
| Debt Collection Defense (Foreclosures) | | |
| • Negotiation | Fully Covered | $500 |
| • Complaint and Answer Filed, Settlement Negotiations | Fully Covered | $850 |
| • Trial | Fully Covered | $1,500 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| Identity Theft Defense<br>This benefit provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions, and to help restore credit and identity. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession, garnishment and student loans, up to and including trial if necessary. The benefit also provides the Participant with online help and information about identity theft, restoration, and prevention. It does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Sponsor or Employer. | Fully Covered | $250 |
| LifeStages - Identity Management Services<br>This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. It includes both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this benefit. | Fully Covered | - |
| Personal Bankruptcy or Wage Earner Plan<br>This benefit covers the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal Chapter 7 or 13 bankruptcy or Wage Earner petition, and representation at all court hearings and trials. It is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt. | | |
| • Chapter 7 Individual or Member/Spouse | Fully Covered | $850 |
| • Chapter 13 Individual or Member/Spouse | Fully Covered | $1,400 |
| Tax Audit Representation<br>This benefit covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return, negotiating with the agency, advising the Participant on necessary documentation, and attending an IRS or a state or local taxing authority audit. The benefit does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns. | | |
| • Negotiation and Settlement | Fully Covered | $500 |
| • Audit Hearing | Fully Covered | $1,200 |
| JUVENILE MATTERS | IN | OUT-OF |
| Juvenile Court Defense<br>This benefit covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, the benefit provides an attorney for the Plan Member only, including services for Parental Responsibility. | | |
| • Negotiation and Settlement | Fully Covered | $500 |
| • Trial | Fully Covered | $1,200 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |

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| IMMIGRATION | IN | OUT-OF |
| Immigration Assistance<br>This benefit covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings. | Fully Covered | $500 |
| PERSONAL INJURY | | |
| Personal Injury (25% Network Maximum)<br>Subject to applicable law and court rules, Plan Attorneys handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs. | | |
| PROBATE | IN | OUT-OF |
| Probate (10% Network Reduced Fee)<br>Subject to applicable law and court rules, Plan Attorneys handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs. | | |
| REAL ESTATE MATTERS | IN | OUT-OF |
| Boundary or Title Disputes (Primary Residence)<br>This benefit covers negotiations and litigation arising from boundary or real property title disputes, including easements, involving a Participant's primary residence, where coverage is not available under the Participant's homeowner or title insurance policies. It includes filing to remove a mechanic's lien. | | |
| • Negotiation and Settlement | Fully Covered | $500 |
| • Trial | Fully Covered | $1,500 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| Eviction and Tenant Problems (Primary Residence) - Tenant Only<br>This benefit covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The benefit includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit. | | |
| • Correspondence and Negotiations | Fully Covered | $280 |
| • Eviction Trial Defense | Fully Covered | $840 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |
| Security Deposit Assistance (Primary Residence) - Tenant Only<br>This benefit covers counseling the Participant as a tenant in recovering a security deposit from the Participant's landlord for the Participant's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the security deposit. The benefit also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. It does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions. | | |
| • Demand Letter/Negotiations | Fully Covered | $250 |
| • Counseling on Preparing Small Claims Complaint and Trial Preparation | Fully Covered | $150 |
| Home Equity Loan (Primary Residence or Second Home or Vacation Home)<br>This service covers the review or preparation of a home equity loan on the Participant's primary residence or second home or vacation home. | Fully Covered | $350 |
| Property Tax Assessments (Primary Residence)<br>This benefit covers the Participant for review and advice on a property tax assessment on the Participant's primary residence. It also includes filing the paperwork, gathering the evidence, negotiating a settlement, and attending the hearing necessary to seek a reduction of the assessment. | | |
| • Negotiation and Settlement | Fully Covered | $270 |
| • File Request for Hearing with Attendance at Hearing | Fully Covered | $620 |
| • Plus Trial Supplement for Out-of-Network Service* | | $100,000 |

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| REAL ESTATE MATTERS (continued) | IN | OUT-OF |
| **Refinancing of Home (Primary Residence or Second Home or Vacation Home)**<br>This benefit covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence or second home or vacation home. The benefit also includes attendance of an attorney at closing, and includes obtaining a permanent mortgage on a newly constructed home. The benefit does not include services provided by any attorney representing a lending institution or title company, and does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose. | Fully Covered | $350 |
| **Sale or Purchase of Home (Primary Residence or Second Home or Vacation Home)**<br>This benefit covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a Participant's primary residence or second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or a vacant property to be used for building a primary residence. The benefit includes attendance of an attorney at closing, and does not include services provided by any attorney representing a lending institution or title company. It does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy. | Fully Covered | $500 |
| **Zoning Applications (Primary Residence)**<br>This benefit provides the Participant with the services of an attorney to help get a zoning change, building code change or variance for the Participant's primary residence. The benefit includes reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the administrative hearing. | | |
| • Preparation of Documentation | Fully Covered | $250 |
| • Documentation / Attending Hearing | Fully Covered | $500 |
| TRAFFIC OFFENSES | IN | OUT-OF |
| **Restoration of Driving Privileges**<br>This benefit covers the Participant with representation in proceedings to restore the Participant's driving license. | Fully Covered | $385 |
| **Traffic Ticket Defense (No DUI)**<br>This benefit covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial. | | |
| • Plea or Trial at Court | Fully Covered | $250 |
| • Plea or Trial at Court for serious moving violations resulting in jail time or license suspension | Fully Covered | $500 |
| • Plus Trial Supplement for Out-of-Network Service* | Fully Covered | $100,000 |

* Trial Supplement - In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the second day of trial up to a maximum of $800 per day up to $100,000 total trial supplement maximum.

Exclusions: 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® and affiliates, and plan attorneys; 3) matters in which there is a conflict of interest between the plan member 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 exist prior to the participant becoming eligible for plan benefits. Additional representation is also included for certain matters listed above. L0418504546[exp0519][All States][DC,PR]