



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

- Adoption and Legitimization
- Guardianship or Conservatorship
- 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)
- Driving Privilege Restoration (Includes License Suspension due to DUI)

PERSONAL PROPERTY PROTECTION

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

REAL ESTATE MATTERS

- Boundary or Title Disputes
- Eviction and Tenant Problems (Primary Residence - Tenant Only)
- Home Equity Loans (Primary, Secondary or Vacation Home)
- 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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