

Why is having a legal plan so important?

Because access to quality, affordable legal representation is more important than you may think.

There are many times in life when you may need the services of a qualified attorney, including when you're purchasing a home, drafting a will, or dealing with elder care or debt issues.

Yet, according to a study conducted by the American Bar Association, many people who need legal help do not seek it — in part because they fear the cost and don't know how to find the right attorney.¹

Because finding an attorney on your own can be time-consuming and expensive.

If you've ever had to hire an attorney, you know that attorney fees can quickly add up for even the most basic legal services. And there's always the problem of finding a qualified attorney who is right for the job. That could take hours or even days.

MetLaw[®], the group legal plan available through Hyatt Legal Plans,² makes things simple for you. You get the attorney you need at a cost that's very affordable, with access by telephone or in-person for advice on an unlimited number of personal legal matters, and representation for a wide variety of legal services.

MetLaw could save you hundreds of dollars in attorney fees for common legal services like these:

- Estate planning documents, including Wills and Trusts
- Real estate matters
- Identity theft defense
- Financial matters, such as debt-collection defense
- Traffic offenses
- Document review
- Family Law, including adoption and name change
- Advice and consultation on personal legal matters
- And more



Reduce the cost of legal services with MetLaw.



continued >>

How can MetLaw benefit you?

You get legal advice and representation from a qualified attorney at an affordable price.

Your choice of experienced attorneys.

You'll enjoy quick, easy access to a nationwide network of 14,000 pre-qualified Plan Attorneys who have an average of 25 years of experience offering a broad range of legal services.³

You can also choose a non-Plan Attorney and may be reimbursed through the MetLaw plan.⁴

Low monthly cost for unlimited use of the plan.

No matter how many times you use a Plan Attorney over the course of the year for covered legal matters, all you pay is your monthly premium, no copayments, and no deductibles.

Peace of mind without the paperwork.

The MetLaw premium is conveniently deducted from your paycheck, and there are no claim forms to fill out for network service. Your spouse and dependent children also have access to the plan benefits for added peace of mind.

Why should I enroll now?

- ✓ Affordable group rates
- ✓ Convenient payroll deduction ensures continuous, worry-free coverage
- ✓ Easy enrollment

Apply today!

Employees who enrolled in a group legal plan:

- Save time and money
- Take less time off work to deal with personal legal issues
- Have increased confidence and peace of mind
- Are able to resolve their issue more easily

Source: 2011 Harris Interactive Study

¹ "Public Perception of Lawyers Consumer Research Findings," prepared on behalf of Section of Litigation, American Bar Association, April 2002.

² MetLaw is offered by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, the plans are provided through insurance coverage underwritten by Metropolitan Property & Casualty Insurance Company and its affiliates, Warwick, RI.

³ For more specific information, please refer to www.metlife.com/mybenefits.

⁴ You will be responsible to pay the difference, if any, between the Plan's payment and the non-Plan Attorney's charge for services.

Group legal plans 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 Insurance Company and affiliates, 700 Quaker Lane, Warwick, RI 02886. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner 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 MetLaw. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. MetLaw and MetLife® are registered trademarks of Metropolitan Life Insurance Company, New York, NY.

MetLife

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