

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.

Enroll today!

Please call Mercer

(800) 557-1038,

Monday - Friday,

8:00 a.m. to 8:00 p.m., ET.

Or visit MyTotalSource.com,

Click Myself > Benefits

Resource

Center > TotalChoice[™]

Voluntary Benefits.



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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

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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Smart. Simple. Affordable.®

\$19.75 per month — covers you, your spouse and dependents

Telephone and office consultations for an unlimited number of personal legal matters with an attorney of your choice

E-Services—Attorney locator; law firm e-panel; law guide; free, downloadable legal documents; financial planning, insurance and work/life resources

Representation for these services:

Estate Planning Documents

- Simple and Complex Wills
- Trusts (Revocable and Irrevocable)
- Powers of Attorney (Healthcare, Financial, Childcare)
- Healthcare Proxies
- Living Wills
- Codicils

Document Review

- Any Personal Legal Document

Family Law

- Prenuptial Agreement
- Divorce (15 hours)
- Protection from Domestic Violence
- Adoption and Legitimization
- Guardianship or Conservatorship
- Name Change

Immigration Assistance

- Advice and Consultation
- Review of Immigration Documents
- Preparation of Affidavits and Powers of Attorney

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 participant

Real Estate Matters

- Sale, Purchase or Refinancing of Your Primary, Second or Vacation Home
- Eviction and Tenant Problems (Primary Residence)
- Home Equity Loans for Your Primary, Second or Vacation Home
- Zoning Applications
- Boundary or Title Disputes
- Property Tax Assessment
- Security Deposit Assistance (For Tenant)

Document Preparation

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Promissory Notes

Traffic Offenses*

- Defense of Traffic Tickets (excludes DUI)
- Driving Privileges Restoration (Includes License Suspension due to DUI)

Personal Property Protection

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

Financial Matters

- Negotiations with Creditors
- Debt Collection Defense
- Identity Theft Defense
- Personal Bankruptcy
- Tax Audit Representation (Municipal, State or Federal)
- Foreclosure Defense
- Tax Collection Defense

Juvenile Matters

- Juvenile Court Defense, including Criminal Matters
- Parental Responsibility Matters

Defense of Civil Lawsuits

- Administrative Hearings
- Civil Litigation Defense
- Incompetency Defense
- School Hearings
- Pet Liabilities

Consumer Protection

- Disputes over Consumer Goods and Services
- Small Claims Assistance

Family Matters™**

- Available for an additional fee
- Separate plan for parents of participants for Estate Planning Documents
- Easy enrollment - online or by phone

For More Information:

Visit our website info.legalplans.com and enter access code: **6120005** or call Mercer at **(800) 557-1038** Monday through Friday from 8 a.m. to 8 p.m. ET.

To Enroll: visit MyTotalSource.com, Click **Myself > Benefits Resource Center > TotalChoice™** Voluntary Benefits.

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife Company

Frequently Asked Questions

Q. What is MetLaw?

A. MetLaw provides you with easy access to legal services at an affordable group rate.

Q. How would I benefit from MetLaw?

A. First and foremost, you save money. If you've ever hired a lawyer, you know how quickly the attorney fees can add up. With MetLaw, the group legal plan available through Hyatt Legal Plans, a MetLife company — you can get legal advice and representation at an affordable price.

Q. How important is it for me to have a legal plan?

A. It's more important than you think. There are many times in life when you may need the services of a qualified attorney: purchasing a home, estate planning documents and will preparation, financial matters, family law or adoption 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

Q. How does the plan work?

A. MetLaw gives you access to a nationwide network of over 13,500 attorneys. You can also choose a non-Plan Attorney and may be reimbursed through the MetLaw plan.² 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.



You get the attorney you need at a cost that's very affordable.



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Q. There are many different types of attorneys. Will I find the one I need?

A. Yes. MetLaw attorneys have an average of 25 years of experience and are well qualified to assist you in a wide range of legal matters,³ including:

- ✓ 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

Q. Is MetLaw affordable?

A. Yes. There's one 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 co-payments and no deductibles. MetLaw is conveniently deducted from your paycheck.

Q. Are my spouse and family covered by my MetLaw plan?

A. Yes. Your spouse and dependent children also have access to the plan benefits.

Q. When can I enroll?

A. You can enroll during your open enrollment period.

HAVE OTHER QUESTIONS?

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Or visit MyTotalSource.com,
Click Myself > Benefits
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¹ "Public Perception of Lawyers Consumer Research Findings," prepared on behalf of Section of Litigation, American Bar Association, April 2002.

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