

# Add value with MetLaw<sup>®</sup>

## Strengthen your next recommendation with MetLaw, our voluntary legal services plan

It's a simple, cost-effective way to add value to your client's benefit program.



### Affordable, personal legal plans

With MetLaw, your small business clients get an easy-to-implement, voluntary benefit that provides employees with convenient, professional legal counsel — at virtually no cost to their organization.

### Convenient for employees, smart for small businesses

Employees need help when they navigate important moments in their lives — like buying a home or creating a will. When they don't have easy access to that help, it can result in reduced productivity.

MetLaw offers access to affordable legal services to groups with 10 – 99 employees when bundled with MetLife Dental.

#### MetLaw advantages

- Full service on an unlimited number of legal matters
- Access to attorneys in person, by phone, email or mobile app
- Money-back guarantee

#### Simple and affordable legal help

All the billing is between MetLife and Network Attorney, so employees can focus on more important things — like their legal matters. Plus, there are:<sup>1</sup>

- No deductibles or copays
- No claim forms
- No usage limits.

#### Experienced, responsive professionals

Your client's will have access to our national network of more than 14,000 attorneys who meet established selection criteria. The attorneys have an overall average of 25 years of experience and offer a broad range of legal services.

If employees have an attorney they'd like to use that's not in our large network, there's an out-of-network option available, too.<sup>2</sup>

## MetLaw covers some of the most frequently needed personal legal matters

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>• Identity Theft Defense</li> <li>• Personal Bankruptcy</li> <li>• Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>• Negotiations with Creditors</li> <li>• Tax Audit Representation</li> </ul>	<ul style="list-style-type: none"> <li>• Debt Collection Defense</li> <li>• Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>• Foreclosure</li> <li>• Tenant Negotiations</li> <li>• Boundary &amp; Title Disputes</li> <li>• Deeds</li> </ul>	<ul style="list-style-type: none"> <li>• Sale or Purchase of Primary and Vacation Home</li> <li>• Eviction Defense</li> <li>• Property Tax Assessments</li> <li>• Mortgages</li> </ul>	<ul style="list-style-type: none"> <li>• Refinancing &amp; Home Equity Loan of Primary and Vacation Home</li> <li>• Security Deposit Assistance</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>• Revocable &amp; Irrevocable Trusts</li> </ul>	<ul style="list-style-type: none"> <li>• Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> <li>• Healthcare Proxies</li> </ul>	<ul style="list-style-type: none"> <li>• Living Wills</li> <li>• Codicils</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>• Adoption</li> <li>• Guardianship</li> <li>• Conservatorship</li> <li>• Prenuptial Agreement</li> <li>• Name Change</li> <li>• Review of ANY Personal Legal Document</li> </ul>	<ul style="list-style-type: none"> <li>• Juvenile Court Defense Including Criminal Matters</li> <li>• Parental Responsibility Matters</li> <li>• School Hearings</li> <li>• Demand Letters</li> <li>• Personal Property Issues</li> </ul>	<ul style="list-style-type: none"> <li>• Affidavits</li> <li>• Garnishment Defense</li> <li>• Protection from Domestic Violence</li> <li>• Review of Immigration Documents</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>• Civil Litigation Defense</li> <li>• Disputes Over Consumer Goods &amp; Services</li> </ul>	<ul style="list-style-type: none"> <li>• Small Claims Assistance</li> <li>• Administrative Hearings</li> </ul>	<ul style="list-style-type: none"> <li>• Incompetency Defense</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> </ul>	<ul style="list-style-type: none"> <li>• Prescription Plans</li> <li>• Nursing Home Agreements</li> <li>• Leases</li> <li>• Notes</li> </ul>	<ul style="list-style-type: none"> <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> </ul>	<ul style="list-style-type: none"> <li>• Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>• License Suspension Due to DUI</li> </ul>

## Find the right solutions with MetLife.

1. For covered services, when using a Network Attorney.
2. The Participant will be reimbursed according to the set fee schedule, the lesser of the maximum reimbursement amount or the attorney's actual charge. Hyatt Legal Plans is not responsible for legal work performed by out-of-network attorneys.
3. Does not cover DUI.

**metlife.com**

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company, Warwick, RI.

MetLaw is excluded for qualification and payment as part of MetLife's Broker and GA Supplemental Compensation Plans for customers with less than 100 employees.

If Group elects to be represented by a benefits broker/consultant in connection with the MetLaw plan, a commission schedule of 10% on first year and subsequent years business will be paid. Standard broker compensation for brand new legal plans is included in the monthly rate. We will guarantee the rate for up to two years upon execution of a contract for the same term.

Payroll deduction required.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods, and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

