### Telephone & Office Consultations

MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

### Legal Representation

#### Estate Planning
- Simple Wills
- Complex Wills
- Revocable Trusts
- Irrevocable Trusts
- Powers of Attorney (healthcare, financial, childcare)
- Healthcare Proxies
- Living Wills
- Codicils

#### Money Matters
- Personal Bankruptcy/Wage Earner Plan
- Debt Collection Defense
- Foreclosure Defense
- Repossession Defense
- Garnishment Defense
- Identity Theft Defense
- Tax Collection Defense
- Negotiations with Creditors
- Tax Audit Representation (Municipal, State, Federal)

#### Real Estate Matters
- Sale, Purchase or Refinancing of primary, second or vacation home
- Home Equity Loans for primary, second or vacation home
- Eviction & Tenant Problems (for tenant)
- Security Deposit Assistance (for tenant)
- Boundary or Title Disputes
- Property Tax Assessments
- Zoning Applications

#### Elder Law Matters
- Consultation & Document Review for issues related to your parents:
  - Medicare
  - Medicaid
  - Prescription Plans
  - Nursing Home Agreements
  - Leases
  - Notes
  - Deeds
  - Wills
  - Powers of Attorney

#### Family Law
- Adoption & Legitimization
- Guardianship
- Conservatorship
- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence

#### Traffic Offenses*
- Defense of Traffic Tickets (excludes DUI)
- Driving Privileges Restoration (includes License Suspension due to DUI)

#### Consumer Protection
- Disputes over Consumer Goods & Services
- Small Claims Assistance

#### Juvenile Matters
- Juvenile Court Defense (includes Criminal Matters)
- Parental Responsibility Matters

#### Immigration Assistance
- Advice & Consultation
- Review of Immigration Documents
- Preparation of Affidavits
- Preparation of Powers of Attorney

#### Defense of Civil Lawsuits
- Civil Litigation Defense
- Incompetency Defense
- Administrative Hearings
- School Hearings
- Pet Liabilities

#### Personal Property Protection
- Consultation & Document Review for personal property issues
- Assistance for disputes over goods & services

#### Additional Plan Features

### Reduced Fees

Network attorneys provide representation for personal injury, probate & estate administration matters at reduced fees.

### Family Matters™

Available for an additional fee. Separate plan for parents of participants for estate planning documents.

### $21.70 per month

covers employee, spouse and dependents

The cost is automatically deducted from your paycheck.

---

Group Legal Plans and Family Matters are provided by Hyatt Legal Plans, Inc.; a MetLife company, Cleveland, Ohio. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Life Insurance Company of New York. Hyatt Legal Plans offers complete details on covered services including trials. No service, including advice and consultations, will be provided for: 1) employment-related matters; 2) matters involving the company, 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 cases services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters; 6) business or investment matters; 7) matters involving property held for investment or rental, or issues when the Participant is the landlord; 8) patent, trademark, and copyright matters; 9) costs or fines; 10) frivolous or unethical matters; 11) 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 benefits is provided. Additional representation is also included for certain matters listed above under Legal Representation. *Not available in all states. **For Family Matters, different terms and exclusions apply. L0417040400{exp0618}[All States][DC,PR]