

Why do I need a legal plan?

Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With Hyatt Legal Plans — MetLaw, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you can get access to legal help for all of these issues and more, all for an affordable monthly fee.



Peace of mind knowing you have access to the expert attorneys you need, whenever you need them.

Q. How does the plan work?

A. Getting started is easy. You simply choose an attorney in any specialized area of practice from our network, which is available online or by calling our Client Service Center. We will then give you an assigned case number to share with your attorney when you make an appointment. It's that simple.

You can speak to our Network Attorneys face to face, by phone, or you can submit questions online to our Law Firm E-Panel® – whatever works best for you. And for certain legal matters, your attorney can represent you in court without you having to make an appearance.

Our Network Attorneys are there for you, whenever you need advice on any personal legal matter or representation on a number of legal services covered under your plan—giving you peace of mind that you've got an expert on your side, for as long as you need them.

Q. Can I get help finding the right attorney for my needs?

A. Yes – our Client Service Center representatives are here to help you find the right attorney to help you with your legal matter, whatever that might be. We're committed to ensuring you receive the expert legal help you need, when you need it.

Q. How are attorneys selected for the network? What are their qualifications?

A. We only select attorneys who meet our selection criteria and agree to our Attorney Code of Excellence. Attorneys in the network have an average of 25 years' experience in the practice of law, have graduated from an accredited law school, and must maintain valid state licensure. Additionally, the attorneys must agree to provide superior customer service to all legal plan members. We routinely monitor our attorneys to ensure our members' needs are being met and conduct an annual re-credentialing audit that looks at legal activity, member feedback, verification of malpractice insurance, and more.

Q. Whom do I contact if I have a problem with the legal plan or attorneys?

A. Send an email to clientservice@legalplans.com or call our Client Service Center at 800-821-6400 (8 am – 8 pm ET, Mon.-Fri.) when you have questions or concerns about our legal plan benefits, Network Attorneys, or other matters involving the legal plan. We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems and we will take immediate action to resolve any issues that arise.

Q. What about legal matters that occurred before I became insured under MetLaw?

A. We encourage participants to use the legal plan to resolve as many legal issues as possible even if they are pre-existing matters. The only pre-existing matters which cannot be covered are those for which the employee retained an attorney prior to the effective date of plan benefits. Attorneys' fees are paid-in-full for covered matters when a Network Attorney is used. Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States.



Any other questions?

Please call
800 821-6400
Monday – Friday
from 8 am – 8 pm
(Eastern Time)

Q. Can I use the plan outside my state of residence? Is international coverage available?

A. Hyatt Legal Plans operates a national network of more than 15,000 Network Attorneys in all 50 states and most U.S. territories. Plan members may receive service from Any Attorney. Anywhere. Anytime.[®] Plan members traveling outside the United States may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule.

Q. Can I use an attorney who is not in the network?

A. Yes – you can use any attorney you'd like. If you choose an attorney outside of our network, we'll reimburse you for services based on a set fee schedule.¹

Q. Can I use an attorney more than once?

A. Yes, you have unlimited use of the plan over the course of the year for covered legal matters.²

Q. How much will it cost?

A. Less than you might think. For less than a dollar a day, you can have our legal experts on your side, for as long as you need them. You can find the exact cost for your plan in the enrollment materials provided by your employer.

Q. How do I pay for my coverage?

A. It's easy. Your premium is paid through payroll deductions, so you don't have to worry about writing any checks or missing payments.

Q. Who is an eligible dependent covered under this plan?

A. Eligible dependents covered under the Legal Plan include: Spouse (until a final decree of divorce has been filed), Domestic Partner, unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 26.

Children may be covered until the end of the calendar year in which the child reaches age 26 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 26 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

Q. Are claim forms required when using the legal plan?

A. No. We make using your plan easy. When you use a Network Attorney, there is nothing for you to do. Plan services are covered in full and billing is between us and the Network Attorney. There are no waiting periods, no copays, no deductibles and no claims forms.

Q. How does the legal coverage benefit affect taxes?

A. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

1. You will be responsible to pay the difference, if any, between the Plan's payment and the attorney's charge for services.

2. For more specific information, please refer to info.legalplans.com.

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.