

## UNLIMITED ACCESS TO MORE THAN 9,000 EXPERIENCED ATTORNEYS

You'll have a nationwide network of **more than 9,000 participating Plan Attorneys** from which to choose. Plan Attorneys have met stringent selection criteria and have an average of more than 17 years of legal experience.

Plan Attorney assistance includes:

- Consultations on the telephone
- In-person consultations
- Document preparation
- Representation in many frequently needed legal matters

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. Of course, you also have the flexibility to use a non-Plan Attorney and get reimbursed for covered services according to a set fee schedule\*. It's completely your choice!

## LEGAL ADVICE IS JUST A PHONE CALL AWAY

When you face a situation that you think has legal implications, simply pick up the phone. A knowledgeable Client Service Representative will be available to assist you in locating a Plan Attorney near your home or workplace. And, Plan Attorneys are generally available to meet with you on weekdays, evenings and even Saturdays.

## INSTANT ONLINE ACCESS

More information about the program is instantly at your fingertips when you visit the MetLife employee portal. **Just log on to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) for more details.** You can even locate available Plan Attorneys in your area while you're on-line.

\* You will be responsible to pay the difference between the Plan's payment and the attorney's charge for services.

No benefit will be provided for:

1. Appeals, class actions, interventions, amicus curiae filings or derivative actions; agricultural, commercial or business transactions (including transactions involving rental property); matters related to admiralty, patent, trademark, or copyright law; tax return preparation; unemployment compensation or workers' compensation matters.
2. Any matter which would otherwise be covered if it involves your employer or any of its affiliates as an adverse party; any employee benefit or benefit plan established by your employer; any employment-related matter; or any matter involving Hyatt Legal Plans, Metropolitan Life Insurance Company or either of its Affiliates, or any Plan Attorney as an adverse party.
3. Any matter for which you retained an attorney prior to being enrolled in the Plan.
4. Any matter for which you retained an attorney before calling Hyatt Legal Plan's Client Service Center.
5. Any matter arising outside the United States, its territories or possessions.
6. Amounts due third parties such as: court costs; filing fees; fines; judgements; witness fees; penalties; or orders of restitution ordered by any court.

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. If a matter involves a participating employee and a covered dependent as an adversary, coverage will be provided for the participating employee only.

There is no obligation to provide legal services benefits in any matter deemed to be frivolous, harassing, or in contravention of the rules of ethical conduct governing attorneys. Group Legal Services plans offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. Subject to approval in some states. In certain states, group legal services plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

Visit Group Legal  
online anytime at  
[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)



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One Madison Avenue, New York, NY 10010

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# HERE'S AN AFFORDABLE SOLUTION TO HELP WITH YOUR LEGAL NEEDS...



# ...FOR JUST PENNIES A DAY

Finding an affordably priced lawyer to represent you when you buy or sell your home or even prepare your will can be a challenge. And now there's an easy, affordable solution — the Comprehensive Group Legal Services Plan, administered by Hyatt Legal Plans. It's like having your own lawyer on retainer for you, your spouse and dependents — at a price that won't break your budget.

Now you have a resource at your fingertips for important, everyday legal services. What's more, you'll also have someone to turn to for unexpected legal matters. With the Comprehensive Group Legal Services Plan, you can receive legal advice for a wide range of legal matters, including.

## COURT APPEARANCES

*Helps you protect your rights.*

- Civil Litigation Defense
- Consumer Protection
- Restoration of Driver's License (Except DUI)
- Traffic Ticket Defense (Except DUI)
- Juvenile Court Defense.

## DOCUMENT REVIEW AND PREPARATION

*Provides you with legal advice before you sign on the dotted line.*

- Mortgages
- Deeds, Notes
- Demand Letters, Affidavits
- Review of Personal Legal Documents

## DEBT COLLECTION DEFENSE

*Helps you work with creditors and can help enforce your rights.*

- Repayment Schedule, Negotiation with Creditors
- Pre-bankruptcy Planning and filing of Personal Bankruptcy Petition

## WILLS

*Helps you set forth your decision about how and to whom your property will be divided.*

- Wills and Codicils
- Living Wills and Powers of Attorney
- Living Trusts

## FAMILY MATTERS

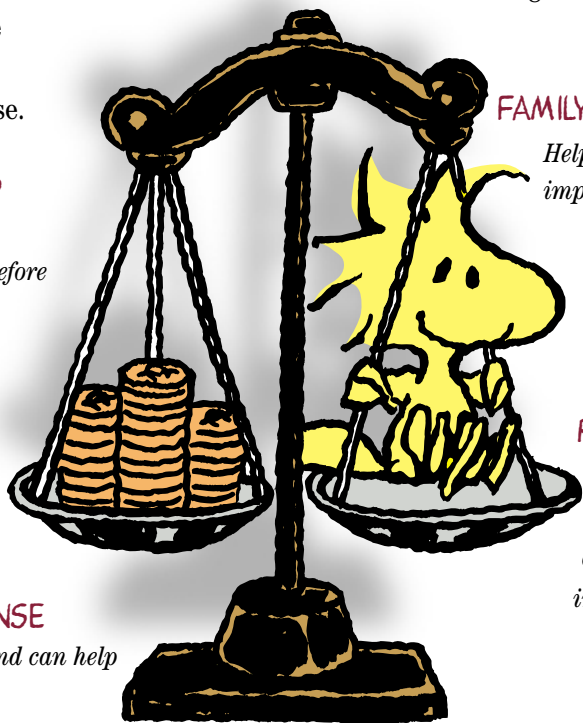
*Helps you address issues that may be important to you and your family.*

- Premarital Agreement
- Uncontested Adoption or Guardianship
- Name Change

## REAL ESTATE MATTERS

*Helps you avoid potential problems and costly surprises associated with one of your most important assets.*

- Sale, Purchase or Refinancing of Your Primary Residence
- Tenant Problems (where you are the tenant)
- Eviction Defense



## DISCOVER HOW AFFORDABLE AND CONVENIENT IT CAN BE TO GET LEGAL REPRESENTATION

The Comprehensive Group Legal Services Plan provides you, your spouse and dependents with access to legal services at a low monthly fee, which is paid through the convenience of payroll deduction — automatic deductions from your paychecks. And to make it even easier for you when you use a participating Plan Attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms

## ENROLL NOW. HERE'S HOW:

- Select the Comprehensive Group Legal Services Plan on your enrollment materials (or whatever enrollment response method you will use) during your benefit enrollment period.
- Your cost for the Plan will then automatically be deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

For access to affordable, convenient legal services, turn to the Comprehensive Group Legal Services Plan available through your company. Join today!

For more information or to enroll, visit our Web site  
[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)  
or call

**1 800 GET-MET 8**

(1-800-438-6388)

Monday – Thursday, 8:00 a.m. – 7:00 p.m.  
Friday, 8:00 a.m. – 6:00 p.m.  
(Eastern Time)