MetLaw -- 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.

**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 Documents

**Family Law**
- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption and Legitimation
- 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 the participant

**Real Estate Matters**
- Sale, Purchase or Refinancing of your Primary, Second or Vacation Home
- Eviction and Tenant Problems (Primary Residence - Tenant only)
- 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
- **LifeStages – Identity Management Services**
- 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

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For More Information:
Visit our website info.legalplans.com and enter access code: LEGAL or call our Client Service Center at 1-800-821-6400 Monday - Friday from 8am to 8pm (Eastern Time).

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 written by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. Please contact Hyatt Legal Plans for complete details on covered services including trials. No service, including advice and consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 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 case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm matters, business or investment matters, matters involving property held for investment or rental, or issues when the Participant is the landlord; 6) patent, trademark and copyright matters; 7) costs or liens; 8) frivolous or unethical matters; 9) 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 benefit is provided. Additional representation is also included for certain matters listed above under Legal Representation. **Not available in all states.**

**This benefit provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans. **For Family Matters, different terms and exclusions apply. ML3 L1217501229[exp0119][All States][DC,PR]