

Facts & Stats



Whether it's a planned event like buying a home or preparing a will, or an unexpected problem, like a speeding ticket, most of us need **legal counsel** at some point.



70%

of us have at least one ongoing legal issue annually.¹ The cost of MetLaw coverage for the whole year is less than the average lawyer's hourly fee.²

With discounted employee rates, you can get MetLaw coverage for monthly rates less than the cost of...



Movie outing
for 2: Tickets, drink, popcorn



Coffee Fix
3x per week,
medium cup

Based on average costs at national retail chains



Tankful
of unleaded gas
for a sedan

Discounted monthly rates, unlimited usage

There are many benefits to enrolling in MetLaw. If you use it just once in a year, it is very likely that the plan will more than pay for itself.

Review the table to see the potential savings for a legal insurance plan member who enrolls in MetLaw and uses a network attorney for 4 basic legal matters.



Example of Personal Legal Matters and Costs²

Wills for Employee and Spouse	\$580
Medical Powers of Attorney	\$145
Home Refinancing	\$1,450
Total	\$2,755
MetLaw³	\$216 per year

\$2,539

Potential Savings

What you need to know about MetLaw coverage:

- With more than 14,000 experienced Network Attorneys nationwide, it provides you access to legal advice and representation on a wide-range of matters including:
 - Will preparation and estate planning
 - Family law
 - Traffic and criminal matters
 - Elder law
 - Financial matters including identity theft defense
- Telephone advice and office consultations on an unlimited number of personal legal matters.
- No copays or deductibles to pay and no claim forms to complete when you use a plan attorney.
- For your convenience, premiums will be automatically deducted from your paycheck.

Enrollment period: 4/12/2018 - 6/8/2018

To learn more and enroll, call 1 800 GET-MET 8 and say "legal".

1. American Bar Association Section of Litigation, "Public Perceptions of Lawyers Consumer Research Findings," April 2002.
2. Fees for legal services are based on the average amount of hours it would take using the average hourly rate of \$290.00/hour based on years of legal experience. National Law Journal and ALM Legal Intelligence, Survey of Law Firm Economics (2013).
3. The cost for MetLaw is based on an average rate of \$18 per month. Prices may vary.

metlife.com

MetLaw is provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, MetLaw is provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. No service, including 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 fines; 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. Please see your plan description for details.



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. But for a low monthly fee, 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 support 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 and caring for ageing parents are just some scenarios where our experienced attorneys can provide expert legal advice to you under the MetLaw plan.



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

Q. How does MetLaw attract top attorneys?

A. Even experienced attorneys need to grow their practice. By providing exceptional service to you and other plan members, they can gain more clients through your referrals. That's how we've established a large network of highly experienced attorneys, averaging 25 years of experience. And every year, all participating lawyers in our attorney network are re-credentialed.

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 via one of our representatives. We will then give you an assigned case number to share with your lawyer 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 Attorney 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 that's best placed 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. 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 a lawyer 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.



Any other questions?

Please call MetLife directly at 1 800 GET-MET8 (1-800-438-6388) and talk with a benefits consultant.

Q. When does my coverage begin?

A. Right away – your coverage starts on the effective date of your plan and there are no waiting periods.

Q. Are my spouse and family members also covered on my plan?

A. Yes – your spouse and dependent children are covered under the plan.

Q. Is the claims process simple?

A. 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.

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 www.metlife.com/mybenefits.

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 and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. Benefit programs offered by MetLife and its Affiliates contain certain exclusions and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

