

## Frequently Asked Questions

### Q. What is MetLaw?

**A. MetLaw provides you with easy access** to legal services at an affordable group rate.

### Q. How would I benefit from MetLaw?

**A. First and foremost, you save money.** If you've ever hired a lawyer, you know how quickly the attorney fees can add up. With MetLaw, the group legal plan available through Hyatt Legal Plans, a MetLife company — you can get legal advice and representation at an affordable price.

### Q. How important is it for me to have a legal plan?

**A. It's more important than you think.** There are many times in life when you may need the services of a qualified attorney: purchasing a home, estate planning documents and will preparation, financial matters, family law or adoption issues.

Yet, according to a study conducted by the American Bar Association, many people who need legal help do not seek it, in part because they fear the cost and don't know how to find the right attorney.<sup>1</sup>

### Q. How does the plan work?

**A. MetLaw gives you access to a nationwide network of over 14,000 attorneys.** You can also choose a non-Plan Attorney and may be reimbursed through the MetLaw plan.<sup>2</sup> You get the attorney you need at a cost that's very affordable, with access by telephone or in-person for advice on an unlimited number of personal legal matters, and representation for a wide variety of legal services.



*You get the attorney you need at a cost that's very affordable.*



continued >>

## Q. There are many different types of attorneys. Will I find the one I need?

**A. Yes.** MetLaw attorneys have an average of 25 years of experience and are well qualified to assist you in a wide range of legal matters,<sup>3</sup> including:

- ✓ Estate Planning Documents, including Wills and Trusts
- ✓ Real Estate Matters
- ✓ Identity Theft Defense
- ✓ Financial Matters, such as Debt Collection Defense
- ✓ Traffic Offenses
- ✓ Document Review
- ✓ Family Law, including Adoption and Name Change
- ✓ Advice and Consultation on Personal Legal Matters
- ✓ And More

## Q. Is MetLaw affordable?

**A. Yes.** There's one low monthly cost for unlimited use of the plan. No matter how many times you use a Plan Attorney over the course of the year for covered legal matters, all you pay is your monthly premium, no co-payments and no deductibles. MetLaw is conveniently deducted from your paycheck.

## Q. Are my spouse and family covered by my MetLaw plan?

**A. Yes.** Your spouse and dependent children also have access to the plan benefits.

## Q. When can I enroll?

**A.** You can enroll during your open enrollment period.

## HAVE OTHER QUESTIONS?

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

# MetLife

Metropolitan Life Insurance Company  
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<sup>1</sup> "Public Perception of Lawyers Consumer Research Findings," prepared on behalf of Section of Litigation, American Bar Association, April 2002.

<sup>2</sup> You will be responsible to pay the difference, if any, between the Plan's payment and the non-Plan Attorney's charge for services.

<sup>3</sup> For more specific information, please refer to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).