

Why MetLaw makes sense

Having an experienced attorney when you need one may cost less than you think.

Navigating through some of life's important moments such as buying a home, creating a will, or defending a civil litigation matter can be overwhelming, especially if you can't find an attorney that meets your needs or your budget. Now you can take advantage of MetLaw, a legal services plan from Hyatt Legal Plans, a MetLife company, to get convenient access to comprehensive legal services at an affordable cost.

Your choice of experienced attorneys.

With MetLaw, you can access a network of local credentialed Network Attorneys who have an average of 25 years of experience. You can also choose to work with an out-of-network attorney and may be reimbursed according to a set fee schedule.¹

Low monthly cost for unlimited use.

No matter how many times throughout the year you use the services of a Network Attorney for covered legal matters, all you pay is your monthly premium, no copays — no deductibles. For the same cost as finding an attorney on your own for one legal matter, you get full service on an unlimited number of the most common personal legal matters by telephone or in-person regardless of how long it takes.

MetLaw covers the most common personal legal matters including:

- Estate planning documents, including wills and trusts
- Real estate matters
- Identity theft defenses
- Financial matters, such as debt-collection defenses
- Traffic offenses
- Document reviews
- Family law, including adoptions and name changes
- Advice and consultation on personal legal matters
- And more

Peace of mind for employees and their dependents.

Enroll today. Knowing that experienced legal counsel is just a phone call away can help bring peace of mind for you and your family.

So why wait?

You are automatically eligible to enroll for MetLaw. Sign up now during your enrollment period from October 9 -October 31, 2017 at www.mymarketlink.com/barnes.

1. You will be responsible to pay the difference, if any, between the Plan's payment and the non-Plan Attorney's charge for services. Contact us for a complete fee schedule.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and affiliates, Warwick, RI. 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.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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Telephone & Office Consultations

MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

Legal Representation

Estate Planning

- Simple Wills
- Complex Wills
- Revocable Trusts
- Irrevocable Trusts
- Powers of Attorney (healthcare, financial, childcare)
- Healthcare Proxies
- Living Wills
- Codicils

Money Matters

- Personal Bankruptcy/Wage Earner Plan
- Debt Collection Defense
- Foreclosure Defense
- *LifeStages - Identity Management Services
- Garnishment Defense
- Identity Theft Defense
- Tax Collection Defense
- Negotiations with Creditors
- Tax Audit Representation (Municipal, State, Federal)

Real Estate Matters

- Sale, Purchase or Refinancing of primary, second or vacation home
- Home Equity Loans for primary, second or vacation home
- Eviction & Tenant Problems (for tenant)
- Security Deposit Assistance (for tenant)
- Boundary or Title Disputes
- Property Tax Assessments
- Zoning Applications

Elder Law Matters

Consultation & Document Review for issues related to your parents:

- Medicare
- Medicaid
- Prescription Plans
- Nursing Home Agreements
- Leases
- Notes
- Deeds
- Wills
- Powers of Attorney

Family Law

- Adoption & Legitimization
- Guardianship
- Conservatorship
- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence

Traffic Offenses**

- Defense of Traffic Tickets (excludes DUI)
- Driving Privileges Restoration (includes License Suspension due to DUI)

Document Preparation

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Promissory Notes
- Review of Any Personal Legal Document

Immigration Assistance

- Advice & Consultation
- Review of Immigration Documents
- Preparation of Affidavits
- Preparation of Powers of Attorney

Juvenile Matters

- Juvenile Court Defense (includes Criminal Matters)
- Parental Responsibility Matters

Consumer Protection

- Disputes over Consumer Goods & Services
- Small Claims Assistance

Defense of Civil Lawsuits

- Civil Litigation Defense
- Incompetency Defense
- Administrative Hearings
- School Hearings
- Pet Liabilities

Personal Property Protection

- Consultation & Document Review for personal property issues
- Assistance for disputes over goods & services

For More Information:

Visit info.legalplans.com and enter access code **Legal** or call our Client Service Center at 800-821-6400 (Monday – Friday, 8 am to 8 pm EST/EDT).

\$18.00 per month

covers employee, spouse and dependents

The cost is automatically deducted from your paycheck.

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife Company



Additional Plan Features

Reduced Fees

Network attorneys provide representation for personal injury, probate & estate administration matters at reduced fees.

Family Matters™***

Available for an additional fee. Separate plan for parents of participants for estate planning documents.

E-Services

Attorney Locator; Law Firm E-Panel®, Free, downloadable legal documents; Life Guide; Links to financial planning, insurance & work/life matters resources

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 underwritten 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 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 listed above under Legal Representation. * This benefit provides the Participant with access to LifeStages Identity Management Services provided by IDT911, LLC. IDT911 is not a corporate affiliate of Hyatt Legal Plans. **Not available in all states.***For Family Matters, different terms and exclusions apply. L0716471923[exp0917][All States][DC,PR]

MetLaw offers you and your family value, convenience and peace of mind by giving you low-cost access to attorneys for a wide variety of personal legal services. Payments are made conveniently and easily through payroll deductions. It's like having your own attorney on retainer, but for a lot less.

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, 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.¹

Q. How does the plan work?

A. MetLaw gives you access to a nationwide network of over 14,000 attorneys. You can also choose an out-of-network attorney and be reimbursed through the MetLaw plan.² With MetLaw, you can 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.

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,³ 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 Network 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 from **October 9 - October 31**, by visiting **www.mymarketlink.com/barnes**.



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



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

1. Harris Poll on behalf of Hyatt Legal Plans, a MetLife Company, Improving Wellness through Legal Benefits (February 2016).

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

3. For more specific information, please refer to www.metlife.com/mybenefits.

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FEE REIMBURSEMENT SCHEDULE

This fee schedule describes the maximum amounts that Hyatt Legal Plans will reimburse you for covered legal services provided to you by an attorney not on our panel. Only one fee category per casetype applies to each matter: i.e., the one that best describes the services that were provided. The legal plan provides only for the personal legal matters listed below and once you receive services from an out-of-network attorney, you cannot then use a plan attorney for the same matter. If you or your attorney have any questions regarding coverage or exclusions, please visit our website at www.legalplans.com or call 1-800-821-6400 and ask to speak with Hyatt's Payment Administrator before services are provided.

CASETYPE	THE PLAN WILL PAY UP CASETYPE TO A MAXIMUM OF:
<u>ADVICE AND CONSULTATION</u>	
Office Consultation and Telephone Advice (If no further covered services are provided)	\$70
<u>CONSUMER PROTECTION</u>	
Consumer Protection Matters (Excludes disputes over real estate, construction or insurance. Disputed amount exceeds small claims limit and is evidenced by writing.)	
Correspondence and Negotiation	\$500
Filing of Suit, Ending in Settlement or Judgment Plus Trial Supplement *	\$2,000
Personal Property Protection	
Counseling, Document Review and Assistance	\$125
Small Claims Assistance	
Counseling on Preparing Small Claims Complaint and Trial Preparation	\$200
<u>DEBT MATTERS</u>	
Debt Collection Defense (Consumer Debts) (Excludes defense of matters arising from divorce or post-decree actions. Includes repossession and garnishment.)	
Negotiation and Settlement	\$350
Negotiation and Settlement after Complaint and Answer Filed	\$600
Trial Plus Trial Supplement *	\$1,050
Debt Collection Defense (Foreclosures)	
Negotiation	\$500
Complaint and Answer Filed, Settlement Negotiations	\$850
Trial Plus Trial Supplement *	\$1,500
Identity Theft (Correspondence/Notice to Creditors)	\$250
Personal Bankruptcy or Wage Earner Plan	
Chapter 7 Individual or Member/Spouse	\$850
Chapter 13 Individual or Member/Spouse	\$1,400
Tax Audits	
Negotiation and Settlement	\$500
Audit Hearing (Includes Negotiation & Settlement)	\$1,200
<u>DEFENSE OF CIVIL LAWSUITS</u>	
Administrative Hearing Representation and Incompetency Defense (Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)	
Negotiation and Settlement	\$500
Contested Hearings Ending in Settlement or Judgment Plus Trial Supplement *	\$1,800
Civil Litigation Defense (Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)	
Negotiation and Settlement	\$650
Filing Answer, Litigation Ending in Settlement or Judgment Plus Trial Supplement *	\$2,000

CASETYPE	THE PLAN WILL PAY UP CASETYPE TO A MAXIMUM OF:
<u>DOCUMENT PREPARATION</u>	
Affidavits	\$75
Deeds	\$100
Demand Letters	\$75
Document Review	\$100
Elder Law Matters (Counseling and document review of only documents pertaining to the participant's parents as affecting the participant)	\$140
Mortgages	\$70
Promissory Notes	\$70
<u>FAMILY LAW</u>	
Adoption and Legitimization	
Uncontested	\$650
Contested	\$1,500
Plus Trial Supplement *	
Guardianship or Conservatorship	
Uncontested	\$650
Contested	\$1,500
Plus Trial Supplement *	
Name Change	
	\$400
Prenuptial Agreement (Available to Eligible Plan Member only)	
	\$750
Protection from Domestic Violence (Available to Eligible Plan Member only)	
Preparation of Paperwork and Attendance at Hearing	\$425
<u>IMMIGRATION</u>	
Immigration Assistance	
Counseling on Preparing Forms and Hearing Preparation	\$500
<u>REAL ESTATE MATTERS</u>	
Boundary or Title Disputes (Primary Residence)	
Negotiation and Settlement	\$500
Trial	\$1,500
Plus Trial Supplement *	
Eviction and Tenant Problems (Primary Residence - Tenant only)	
Correspondence and Negotiations	\$280
Eviction Trial Defense	\$840
Plus Trial Supplement *	
Home Equity Loan (Primary Residence) (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)	
	\$350
Home Equity Loan (Second or Vacation Home) (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)	
	\$350
Property Tax Assessments (Primary Residence)	
Negotiation and Settlement	\$270
File Request for Hearing with Attendance at Hearing	\$620
Plus Trial Supplement *	
Refinancing of Home (Primary Residence) (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)	
	\$350
Refinancing of Home (Second or Vacation Home) (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)	
	\$350
Sale or Purchase of Home (Primary Residence) (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)	
	\$500
Sale or Purchase of Home (Second or Vacation Home) (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.)	
	\$500
Security Deposit Assistance	
Counseling on Preparing Small Claims Complaint and Trial Preparation	\$150
Demand Letter/Negotiations	\$250

CASETYPE	THE PLAN WILL PAY UP CASETYPE TO A MAXIMUM OF:
Zoning Applications	
Preparation of Documentation	\$250
Documentation/Attending Hearing	\$500
<u>TRAFFIC AND CRIMINAL MATTERS</u>	
Driving Privileges/Restoration of Suspended License	\$385
Juvenile Court Defense	
Negotiation and Settlement	\$500
Trial	\$1,200
Plus Trial Supplement *	
Traffic Defense (No DUI)	
Plea or Trial at Court for Minor Moving Violations	\$250
Plea or Trial at Court for Serious Moving Violations Resulting in Jail Time or License Suspension	\$500
Plus Trial Supplement *	
<u>WILL AND ESTATE MATTERS</u>	
Living Wills	
Individual	\$75
Member and Spouse	\$80
Powers of Attorney	
Individual	\$65
Member and Spouse	\$75
Trusts (Revocable and Irrevocable Living Trusts)	
Individual	\$325
Member and Spouse	\$450
Wills and Codicils	
Individual	\$150
Member and Spouse	\$200
<p>* - Trial Supplement - In addition to fees indicated, we will pay the attorney's fees for representation in trial beyond the third day of trial up to a maximum of \$800 per day up to \$100,000 total trial supplement maximum.</p>	