

Commonly Asked Questions About MetLaw®

Why would I need a legal plan?

More than half the families in America deal with at least one personal legal issue every year. Fortunately, your benefits department understands that and asked us to work with them to help you. When you join the legal plan, it's like having a family lawyer on retainer – but it doesn't cost an arm and a leg!

- It gives you representation for a wide variety of personal legal services.
- It's low-cost and easy to use.
- It offers you a nationwide network of about 9,000 lawyers.
- It offers choices of network or out-of-network service.
- If you stay in-network, covered services are fully covered.
- If you go out of the network, you'll be reimbursed up to a set amount.
- Hyatt Legal Plans has been in this business for 27 years; works with over 800 other accounts; and is a MetLife Company.

Think about it:

- Buying or selling your home is the most expensive transaction of your lifetime. The bank will have a lawyer; shouldn't you have one on your side?
- If you have problems with your landlord, wouldn't having a lawyer make a difference?
- Did you know that if you have kids and don't have a will, you have no say so in who will take care of them if something happens to you? Some judge is going to decide that for you.

Is there a consultation feature?

Yes. Besides all the services that are covered, you may have a question about a legal matter that isn't fully covered. That's where the telephone and office consultation feature is really valuable. As long as your problem isn't excluded, you can talk with a lawyer. This is like "preventive law" and can really be helpful. "My neighbor's dog barks all night -- what are my rights?" "I'm having problems with child support and custody – what are my options?" With the legal plan, you can get advice about these matters, even though they aren't fully covered.

How does the attorney handle non-covered matters?

Another big advantage is that if you decide to hire a Plan Attorney to handle a non-covered case, the attorney will give you a fee statement in advance. That way, you'll know up front how much it will cost. This is a lot better than being "on the clock." Without the legal plan, your lawyer might say, "I charge \$150 an hour and I expect this case will take me between 10 and 20 hours." Now, I don't know about you, but I think I'd stay awake nights wondering if my bill was going to be \$1,500 or \$3,000!

Are my spouse and dependents covered?

Because **NSHE** offers this plan to its employees, you are getting enormous group buying power. All you pay is **\$15.75** a month! And the plan covers you, your spouse or domestic partner and dependents.

What is Hyatt Legal Plans?

- Hyatt Legal Plans is a MetLife company
- Hyatt is the largest provider of group legal plans in the U.S.
- Hyatt has been in the legal plans business since 1981
- Hyatt serves more than two million employees and their families at more than 800 major U.S. corporations.

How does the plan work?

- After you've enrolled, you may use the legal plan for consultations or representation by an attorney and the attorney's fees for any covered services are paid for by Hyatt Legal Plans.
- Hyatt contracts with attorneys nationwide to handle the legal matters that are most common to our plan members.
- Participants may use one of our network attorneys or may hire an out of network attorney.

How do I use the plan?

- You may visit Hyatt's web site at www.legalplans.com to learn about covered services, locate attorneys and find a number of self-help resources.
- You may also call our Client Service Center at (800) 821-6400 from 8am to 7pm, Monday through Thursday or 8am to 6pm Fridays, Eastern time.
- A Client Service Representative will:
 - Verify your eligibility for services;
 - Help you understand plan coverage;
 - Issue a Case Number;
 - Give you the name and telephone number of a nearby Plan Attorney; and
 - Answer any questions you may have about the plan.
- After receiving a Case Number, you call the plan attorney for an appointment, provide the attorney's office with the name of your legal plan and the Case Number.
- The secretary will help you make an appointment to speak with the attorney.
- Most attorneys will schedule appointments evenings and Saturdays by special request.

How soon can I use the plan?

- After you've enrolled, you can use your legal plan after the start of your plan benefits year (or when your benefits start as a new hire).

Are there any co-pays or deductibles under the plan?

No.

- Your legal matter may be fully covered, in which case, all attorney fees are paid for by the plan.
- If your legal matter is not covered, the legal plan will pay for the consultation, and you are responsible for any attorney fees after that.

What are the standards for Hyatt's network attorneys?

- They have to be in good standing with the State Bar Association.
- They have to handle the types of cases covered by our plans.
- They have to have been in practice a minimum of 5 years.

- We don't use lawyers just out of law school. On average, our lawyers have more than 22 years experience in private practice with established, local law firms.
- When you call the Client Service Center, we'll help you make a selection.

Can I choose the lawyer I use?

Yes. Hyatt lets you choose your lawyer. We have about 9,000 attorneys in our nationwide network. These lawyers have been pre-qualified by Hyatt Legal Plans, and many have been on our panel for years.

Can I use my own lawyer?

If you're like most people, you don't have your own attorney. In fact, over 95% of Hyatt's clients use a lawyer in our network. If you do have your own attorney and he or she isn't in Hyatt's network, you can choose to go out of network and be reimbursed according to a fee schedule.

If you'd rather use someone who isn't on the panel, just tell us when you call the 800 number. We'll send you a packet of information to help you make the best choice. This packet includes a fee schedule that lists the amount the plan will pay for each covered service.

What is the experience level of the network attorneys?

Network attorneys have an average of 22 years in practice.

Do you have any specialists on your panel of attorneys?

Most states do not allow attorneys to designate themselves as specialists. Where attorneys can specialize, we list their specialty areas of law. The best rule of thumb is to keep in mind the amount of experience the attorney has in practicing law. If you are not sure of the attorney's experience in a certain area of law, ask.

What if I live where there are no plan attorneys?

- Hyatt has a nationwide network of over 9,000 attorneys.
- Clients who live where there are no plan attorneys will be instructed by Hyatt's Client Service Representative to select their own (out-of-network) attorney.
- Clients are reimbursed at the end of the case according to a set fee schedule.
- If the out-of-network attorney's charges are in excess of the maximum amount payable, the excess is the responsibility of the client.
- Clients must send the completed form and the attorney's final bill to Hyatt. Turnaround time for reimbursement is approximately two weeks from the time we receive the completed form and attorney bill until the member receives their check.
- A full list of these fees is included in the fee reimbursement package you will receive.

What if I prefer to use an out-of-network attorney?

- You may always choose to go out of network if you want to.
- Clients who wish to use an out-of-network attorney need to call Hyatt's Client Service Center at 1-800-821-6400 to request a fee reimbursement form.
- Clients are reimbursed at the end of the case according to a set fee schedule.
- If the out-of-network attorney's charges are in excess of the maximum amount payable, the excess is the responsibility of the client.
- A full list of these fees is included in the fee reimbursement package you will receive.
- Clients must send the completed form and the attorney's final bill to Hyatt. Turnaround time for reimbursement is approximately two weeks from the time we receive the completed form and attorney bill until the member receives their check.

Who is covered under my legal plan?

Whoever is considered a dependent under your employer's medical plan is considered a dependent under the legal plan.

Can my parents be covered under the plan?

Yes, but their coverage is not the same as yours.

- Hyatt Legal Plans offers legal services to the parents of our current legal plan members through the Family Matters Legal Plan – at an affordable price of only \$240 for a two-year membership.
- The two-year Family Matters membership covers the member and spouse (both parents) for preparation of wills, living wills and powers of attorney, review of personal legal documents and consultations with our network attorneys nationwide.
- After you've enrolled, you may enroll your parents through our website at www.legalplans.com or by calling our Client Service Center at 1-800-821-6400. Family Matters is currently available to your parents in all states except: Arkansas or Montana. In New Jersey, members must pay a discounted fee of \$10 to the participating attorney in order to have the documents prepared.

Can I use the plan to cover a case that began before I joined the plan?

You cannot use the legal plan for any matter for which there was an attorney-client relationship before you became a legal plan member.

How long do I have to stay in the plan?

You must stay in the plan for one year. New employees may enroll when they join the company. They are required to remain in the plan for the remainder of the benefit year.

Who is eligible to enroll in the plan?

Your company has its own set of policies concerning eligibility for any company benefit. These policies are administered by the company's human resources or benefits department. Hyatt does not determine when someone is eligible to enroll, that is up to the company. However, we do assist in providing this information when we are able to do so.

Are any services excluded by the legal plan?

Yes. No services, not even a consultation, can be provided for the following matters:

- Employment related matters, including company or statutory benefits
- Matters involving the employer, MetLife and affiliates, and plan attorneys
- Matters in which there is a conflict of interest between the member and spouse or dependents in which case services are excluded for the spouse and dependents
- Appeals or class actions
- Farm and business matters, including rental issues when the Participant is the landlord
- Patent, trademark and copyright matters
- Costs for fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming a plan member

What is estate planning and does my legal plan cover this?

Most individuals need to consider **estate planning**.

- Preparing for the future may be the most important thing you'll ever do for your family.
- In most cases, estate planning is simply the process of writing wills and/or powers of attorneys that describe your wishes about your health and after your death.
- Coverage may exist beyond the consultation, depending upon your specific legal needs. The plan attorney will advise you of the coverage available to you under your plan

What is tax planning?

Most individuals do not need **tax planning**. This is typically used for large estates over \$1.5 million.

- You may need assistance from an accountant or financial planner.
- If you do require tax planning, you are responsible for paying the portion of the fees charged for tax planning. The legal plan does not cover the tax planning necessary to decide what documents you need.