

## Legal Plans

Provides access to legal expertise for both expected and unexpected events.

City of St. Louis

# Legal experts on your side, whenever you need them



Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you trust. For a monthly fee, you can have a team of top attorneys ready to help you take care of life's planned and unplanned legal events.

MetLife Legal Plans, formerly known as Hyatt Legal Plans, gives you access to experts who can assist you with a broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.

You may be thinking — why would top attorneys need or want to join a legal plan network? But 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.

### Reduce the cost of legal services with MetLife Legal Plans.

#### How it works

Our service is tailored to your needs. With network attorneys available in person, by phone, or by email and online tools to do-it-yourself or plan your next move—we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys, or use an attorney outside of our network and be reimbursed some of the cost.<sup>1</sup>

Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly premium conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Whatever you need to protect your family, MetLife Legal Plans is here to make life a little easier.

**For added peace of mind, your spouse and dependent children are also covered.**

#### Our attorneys are here to help when you're:

- Getting married
- Buying or selling a home
- Starting a family
- Dealing with identity theft
- Sending kids off to college
- Caregiving for aging parents
- And more

## Helping you navigate life's planned and unplanned events.

For **\$4.75** per pay period, you get legal assistance for some of the most frequently needed personal legal matters —with no waiting periods, no deductibles and no claim forms, when using a Network Attorney for a covered matter.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>Debt Collection Defense</li> <li>Identity Management Services<sup>2</sup></li> <li>Identity Theft Defense</li> </ul>	<ul style="list-style-type: none"> <li>Negotiations with Creditors</li> <li>Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>Tax Audit Representation</li> <li>Tax Collection Defense</li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>Deeds</li> <li>Eviction Defense</li> <li>Foreclosure</li> </ul>	<ul style="list-style-type: none"> <li>Home Equity Loans</li> <li>Mortgages</li> <li>Refinancing of Home</li> </ul>	<ul style="list-style-type: none"> <li>Sale or Purchase of Home</li> <li>Security Deposit Assistance</li> <li>Tenant Negotiations</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>Codicils</li> <li>Complex Wills</li> <li>Healthcare Proxies</li> <li>Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>Adoption</li> <li>Affidavits</li> <li>Conservatorship (Uncontested)</li> <li>Demand Letters</li> <li>Garnishment Defense</li> </ul>	<ul style="list-style-type: none"> <li>Guardianship (Uncontested)</li> <li>Immigration Assistance</li> <li>Juvenile Court Defense, Including Criminal Matters</li> <li>Parental Responsibility Matters</li> </ul>	<ul style="list-style-type: none"> <li>Prenuptial Agreement</li> <li>Review of ANY Personal Legal Document</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>Disputes Over Consumer Goods &amp; Services</li> </ul>		
<b>Elder-Care Issues</b>	Consultation & Document Review for your parents: <ul style="list-style-type: none"> <li>Deeds</li> <li>Leases</li> </ul>	<ul style="list-style-type: none"> <li>Medicaid</li> <li>Medicare</li> <li>Notes</li> <li>Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Powers of Attorney</li> <li>Prescription Plans</li> <li>Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>Defense of Traffic Tickets<sup>3</sup></li> <li>Driving Privileges Restoration</li> </ul>	<ul style="list-style-type: none"> <li>License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>Repossession</li> </ul>
<b>E-Services</b>	<ul style="list-style-type: none"> <li>Attorney Locator</li> <li>Financial Planning</li> </ul>	<ul style="list-style-type: none"> <li>Insurance Resources</li> <li>Law Firm E-Panel</li> </ul>	<ul style="list-style-type: none"> <li>Self-Help Legal Documents</li> </ul>

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To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access code **9901177** or call **800.821.6400** Monday – Friday 8:00 am – 8:00 pm (EST/EDT).

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1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. These benefits provide the Participant with access to LifeStages Identity Management Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of MetLife Legal Plans.
3. Does not cover DUI.

Group legal plans provided by MetLife Legal Plans, Inc., 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. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife, its affiliates, or plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse/civil union partner or dependents, in which case services are excluded for the spouse/civil union partner and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark, and copyright matters; 7) costs and 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. MetLife® is a registered trademark of Metropolitan Life Insurance Company, New York, NY.

