

MetLaw®

For Valdosta State University

Administered by:





Company Overview

- Largest group legal plan provider
- Over 30 years in the legal plan business
- A MetLife company since 1997
- Provides services to more than 8 million people at nearly 1,400 leading organizations
- More than 12,000 participating attorneys in all 50 states and U.S. territories

What Is MetLaw?

- It is affordable access to legal care!
- MetLaw is a Voluntary benefit offered to Valdosta State University employees
- Employees who enroll in the legal plan can receive advice and fully covered legal services for a wide range of legal matters
- Covers employee, spouse and dependents
- Cost is only \$18.00 per month

Why Choose a Legal Plan?

MetLaw addresses the most common reasons that American families do not seek attorney services

- → 71% of U. S. families experienced a legal problem in the past year
- But 1/3 of families did not hire an attorney

Study by American Bar Association*

* Public Perceptions of Lawyers Consumer Research Findings, Section of Litigation, American Bar Association April 2002.



Why Choose a Legal Plan?

Why did 1/3 of families brave legal issues alone?

- They feared the cost
- They did not know how to find an attorney

Study by American Bar Association*

MetLaw assists you in finding the right attorney for a low monthly rate!



Benefits of the MetLaw Legal Plan

- Affordable
- Convenient
 - → \$18.00/Month
 - Paid through payroll deductions
- No waiting periods
- No co-pays
- No claim forms
- Provides peace of mind

MetLaw Covers

- Wills and Codicils
- Powers of Attorney
- **→ Living Wills**
- Trusts No Tax Planning
- Deeds
- Adoption
- Guardianship
- Name Change
- Prenuptial Agreement
- Protection from DomesticViolence
- Elder Law Matters
- Document Review
- Affidavits



- → Bankruptcy/Wage Earner Plan
- Debt Collection Defense
- Identity Theft Defense
- Tax Audits
- Consumer Protection Matters
- Personal Property Protection
- Small Claims Assistance



MetLaw Covers

- → Sale or Purchase of your Home
- Refinance of your Home
- → Home Equity Loans
- Eviction Defense
- Landlord/Tenant Problems (Tenant Only)
- → Security Deposit Assistance (Tenant Only)
- → Mortgage/Deed of Trust



- Boundary or Title Disputes
- Zoning Applications
- → Property Tax Assessment
- Civil Litigation Defense
- Administrative Hearings
- Incompetency Defense
- Juvenile Court Proceedings
- **→ Immigration Assistance**
- Traffic Tickets (No D.U.I.)
- Driving Privileges Restoration
- **→ Promissory Note**
- Demand Letters
- Unlimited Telephone & In-Office Consultations on other personal legal issues

smart. simple. affordable.®



Choice of Attorneys

In-Network

- More than 12,000 Plan Attorneys nationwide
- Average of 24 years of legal experience
- Meet stringent selection criteria

Out-of-Network

- Choose your own attorney
- Receive reimbursement according to a fee schedule





Savings provided by MetLaw

Typical Family Savings for Basic Legal Needs

Wills for Employee and Spouse	\$540.00
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Medical Powers of Attorney \$75.00

Sale or Purchase of Home \$1,000.00

Traffic Ticket Defense \$200.00

\$1,815.00

Legal Plan Cost: \$18.00/per Month \$216.00

Total Savings \$1599.00

1. Based on average hourly rate of \$260.00/hr. (2006 Survey of Law Firm Economics, Altman Weil Pensa Publications). 2. Based on information provided by e-law.bc.ca/art_PowerofAttorney.html, 2010. 3. Based on information provided at www.lendingtree.com, 2010. 4. Based on information provided by www.costhelper.com/cost/finance/traffic-ticket-attorney.html, 2011.

smart. simple. affordable.®



MetLaw is Easy to Use



You'll speak with a highly trained Client Service Representative who:

- listens carefully
- answers your questions
- helps you find the <u>right</u> lawyer

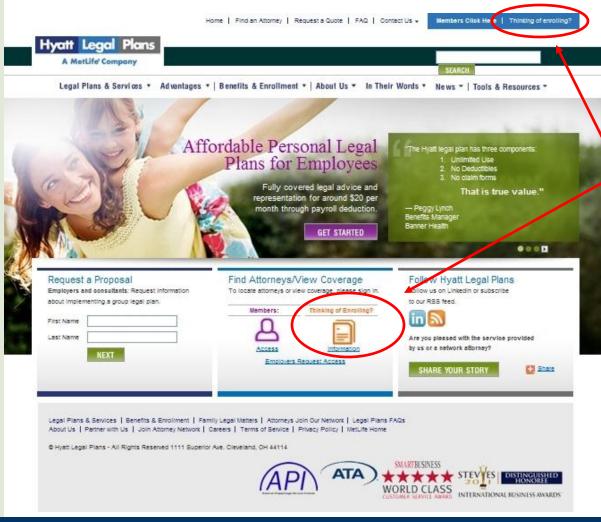
Call Hyatt at 1-800-821-6400

Monday through Friday 8 a.m. to 7 p.m. (Eastern Time)

smart. simple. affordable.®



Instant Online Access: www.legalplans.com



Prospective members: click on "Thinking of Enrolling?"

More information about the program is instantly at your fingertips when you visit the Hyatt Web Site.



Enter the MetLaw Password: 6090426

Hyatt Legal Plans A MetLife Company	Welcome to your legal plan resource center
Why should I choose the legal plan?	Welcome
Your Legal Needs Test	
Covered Services	More than half the families in America have a new or ongoing legal problem every year.
Attorney Locator	Why choose a Hyatt legal plan?
How do I use the plan?	Because it offers you and your family value, convenience and peace of mind.
Informative Articles	A Hyatt legal plan gives you easy and low-cost access to a wide variety of personal legal services. For more information, please submit your password below or <u>call us</u> at 800.821.6400.
Members log in	Password
Contact Us	Submit
	Need help? Click here.





Welcome to your legal plan resource center

Enrollment Options	
Why should I choose the legal plan?	
Your Legal Needs Test	
Covered Services	
Identity Theft	
Attorney Locator	
How do I use the plan?	
Informative Articles	
Members log in	
Contact Us	

MetLaw®

Information Center

Welcome! Thank you for visiting our web site.

Hyatt Legal Plans is the nation's largest provider of group legal plans, serving more than 5 million plan members through a nationwide network of more than 11,000 attorneys. We serve more than 100 Fortune 500® companies and the largest consulting and accounting firms.

Please use the tabs on the left to navigate the web site and do the following:

- · Learn about the types of coverage available through the legal plan
- · Learn how easy it is to use the legal plan once you enroll
- Learn more about identity theft coverage and resources available to you when you enroll
- Locate a network attorney near where you live or work
- · Complete an information request form

To enroll in the legal plan, please consult your employer's benefits handbook. We are here to help you understand your legal plan and to make it easy for you to use once you enroll. If you need assistance, please call our Client Service Center at 800-821-8400 Monday through Friday from 8 a.m. to 7 p.m. Eastern time.





Summary of Key Points

Benefits of MetLaw

- 1. Full representation in court for a variety of personal legal services.
- 2. Telephone advice and office consultations for an unlimited number of personal legal matters.
- 3. Covers employee, spouse and dependents.

Easy to use

- 1. Client Service Center 1-800-821-6400
- 2. Log onto our web site www.legalplans.com
- 3. No in-network claim forms
- 4. Freedom of choice

Affordable

- 1. \$18.00 per month = pennies a day
- 2. MetLaw pays for itself!

Group legal plans provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans and provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance 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 employer, 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 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 listed above under Legal Representation. L0711194509[exp0912][All States][DC]