

MetLaw Legal Plan

MetLaw offers you and your family value, convenience and comfort in knowing you can access legal services for almost all personal legal matters.



MetLaw gives you easy and low-cost access to a wide variety of personal legal services without deductibles, copays and usage limits when you use a network plan attorney. The plan covers you, your spouse and dependents and provides legal services from network and non-network attorneys.

- MetLaw offers 14,000 nationwide network plan attorneys and freedom of choice. Choose any attorney in our network or use an out of network attorney and MetLaw will reimburse you according to the fee schedule.
- Plan attorneys have an average of 25 years of experience and must meet stringent criteria to join MetLaw's network.
- No waiting periods to begin plan coverage. Start using the plan as soon as your coverage begins.
- Wide variety of covered legal matters that pay the attorney fees 100% for services such as wills, estate planning, traffic ticket defense, debt matters, purchasing or selling your home and much more.
- MetLaw, offered by Hyatt Legal Plans, is the largest provider of group legal plans in the United States and has been in the business for more than 30 years.

MetLaw includes full representation without wait periods.

Benefits Include: Legal Plan Coverage

In-Office Legal Representation

The following benefits are 100% paid-in-full for attorneys' fees when you use a Network Attorney.

- Simple Will
- Complex Will
- Codicils
- Living Wills
- Powers of Attorney
- Uncontested Guardianship/Conservatorship
- Contested Guardianship/Conservatorship
- Uncontested Adoption
- Contested Adoption
- Name Change
- Divorce (First 15 Hours)
- Spousal Divorce (partial reimbursement)
- Modification of Support Order
- Enforcement of Support Order
- Consumer Protection Matters
- Personal Property Protection
- Debt Collection Defense
- Small Claims Assistance
- Juvenile Court Defense
- Misdemeanor Defense
- Immigration Assistance
- Driving Privileges Restoration

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and eligible Part-Time employees, and Retirees are eligible to enroll in the MetLaw Legal Plan offered by the School Board.**
- **COBRA participants are ineligible for MetLaw Legal Plan enrollment.**
- **See eligibility section for more details.**



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- Driving Under the Influence
- Traffic Ticket Defense
- Felony Defense
- Habeas Corpus
- Tenant Rental Issues
- IRS Tax Audits
- Identity Theft Defense
- Personal Bankruptcy
- Administrative Hearing Representation
- Incompetency Defense
- Demand Letters
- Document Review
- Elder Law Matters
- Sale or Purchase of Home (Primary Residence)
- Refinancing of Home (Primary Residence)
- Home Equity Loans (Primary Residence)
- Unlimited Telephone/Office Consultations

To locate a Network Attorney in your area, call the toll-free telephone number 1.800.821.6400 or visit: info.legalplans.com and enter access code 8900010.

You can select a local Network Attorney for legal representation – including review and document preparation.

You may also select a Non-Network Attorney and the plan will reimburse you according to a set fee schedule. The legal services available are listed on the MetLaw Legal Plan chart.

Reduced Fee Services

Personal Injury – Plan Attorneys will handle personal injury matters (where the participant is the plaintiff) at a maximum fee of 25% of the gross award.

Probate – 10% Network Discount

Unlimited Telephone and Office Advice

If you need legal representation for a legal situation that's not fully covered by MetLaw, you can still save money by receiving a free phone/office consultation for any personal legal problem that is not specifically excluded. The Network attorney will explain your rights, point out your options and recommend a course of action. Additionally, the Network attorney will identify any further coverage available through MetLaw.

Attorneys can easily handle certain issues over the phone and in office. You can consult with a Network Attorney over the phone as often as necessary for virtually any personal legal need, including:

- General Legal Advice on virtually any legal matter
- Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up calls and letters
- Specific Document Preparation
- Document Review
- Debt negotiation
- Tenant issues
- Property protection
- and more

Law Firm e-Panel

Send questions directly to attorneys via email at any time and receive answers electronically.

Identity Theft Services

As a member, this service provides you with consultations with a network attorney regarding potential creditor actions resulting from identity theft and provides attorney services as needed for the following:

- Contact creditors.
- Contact Credit bureaus and financial institutions.
- Provides defense services for specific creditor actions over disputed accounts such as limiting creditor harassment.
- Provides representation for any action that arises out of identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary.
- MetLaw provides online help and information about identity theft and prevention.

Immigration Coverage

To assist in the immigration process, the MetLaw plan offers the below services:

- Telephone/Office consultations for questions regarding the immigration process.
- Preparation of affidavits.
- Preparation of powers of attorneys.
- Review of any immigration documents.
- Assistance in preparing the participate for hearings.

Legal Tools and Resources

MetLaw provides you with easy online access to legal resources and tools, including:

- An extensive law guide of articles on everyday legal topics ranging from traffic tickets to personal assets.
- E-newsletters – deliver the latest legal plan news right to your inbox.
- Do-it-yourself personal legal documents.
- Attorney Locator for more than 14,000 nationwide attorneys.
- Legal Needs Test and Life Advice.
- Cost Calculator so you can predict a legal issues' impact on your life.

Elder Law Matters – MetLaw Exclusive

Protecting you and your family is important. MetLaw provides you with Elder Law coverage that covers counseling over the phone or in office on any personal issues relating to your parents as they affect you:

- Reviewing documents of the parents
- Medicare or Medicaid material review
- Prescription plans
- Leases
- Nursing home agreements
- Powers of Attorney
- Living Wills and Wills
- Also includes preparing deeds involving the parents when the participant is either the grantor or the grantee.
- Preparing promissory notes involving the parents when the participant is the payor or payee



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Legal Services Available

The chart below shows the legal services available and reimbursement.

| COVERAGE | NETWORK ATTORNEY | NON-NETWORK ATTORNEY* |
|--|----------------------------------|-----------------------|
| In-Office Legal Services | | Up To: |
| Consumer Protection Action | Paid in Full | \$2,000* |
| Correspondence and Negotiation | Paid in Full | \$500 |
| File of Suit, Ending in Settlement or Judgment | Paid in Full | \$2,000* |
| Personal Property Protection | Paid in Full | \$125 |
| Small Claims Assistance | Paid in Full | \$200 |
| Tax Audits | Paid in Full | \$1,200 |
| Negotiation and Settlement | Paid in Full | \$500 |
| Audit Hearing ending in settlement or judgment | Paid in Full | \$1,200* |
| Debt Collection Defense | Paid in Full | \$350 - \$1,500* |
| Personal bankruptcy/wage earner plan | Paid in Full | \$1,400 |
| Chapter 7 | Paid in Full | \$850 |
| Chapter 13 | Paid in Full | \$1,400 |
| Divorce, separation, or annulment (15 hour coverage for employee) | | |
| Uncontested | Paid in Full (First 15 hours) | \$1,350 |
| Contested | Paid in Full (First 15 hours) | \$1,350 |
| Employee's Spouse's legal fees | \$300 | \$300 |
| Enforcement of Support Order | Paid in Full | \$750 |
| Modification of Support Order | Paid in Full | \$750 |
| Adoption | Paid in Full | \$1,500* |
| Uncontested Adoption | Paid in Full | \$650* |
| Contested Adoption | Paid in Full | \$1,500* |
| Guardianship/Conservatorship | Paid in Full | \$1,500* |
| Uncontested Guardianship | Paid in Full | \$650* |
| Contested Guardianship | Paid in Full | \$1,500* |
| Incompetency Defense | Paid in Full | \$500 - \$1,800* |
| Name Change | Paid in Full | \$400 |
| Juvenile Court Defense | Paid in Full | \$1,200* |
| Restoration of Driving Privileges | Paid in Full | \$385 |
| Habeas Corpus | Paid in Full | \$420 |
| Defense of DUI | Paid in Full | \$1,000* |
| Misdemeanor Defense | Paid in Full | \$1,250* |

*Trial Supplement – In addition to the fees indicated, we will pay the attorney's fees for representation in trial beyond the second day of trial up to a maximum of \$800 per day up to \$10,000 total trial supplement maximum.



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| COVERAGE CONTINUED | NETWORK ATTORNEY | NON-NETWORK ATTORNEY* |
|---|---------------------|-----------------------|
| Traffic Ticket Defense | Paid in Full | \$500* |
| Felony Defense | Paid in Full | \$1,750* |
| Individual Wills | Paid in Full | \$150 |
| Husband and Wife | Paid in Full | \$200 |
| Codicil | Paid in Full | \$150 - \$200 |
| Living Will | Paid in Full | \$75 - \$80 |
| Durable Power of Attorney | Paid in Full | \$65 - \$75 |
| Purchase and sale of primary residence | Paid in Full | \$500 |
| Real Estate Refinancing | Paid in Full | \$350 |
| Home Equity Loans | Paid in Full | \$350 |
| Administrative Hearings (excluding employment related) | Paid in Full | \$500 - \$1,800* |
| Immigration | Paid in Full | \$500 |
| Office/Telephone Consultation | Paid in Full | \$70 |
| Demand Letter | Paid in Full | \$75 |
| Document Review | Paid in Full | \$100 |
| Elder Law Matters | Paid in Full | \$140 |
| Telephone Advice and Consultation | Paid in Full | |
| <p>Attorneys can easily handle certain issues over the phone or in person. You can consult with a Network Attorney over the phone and in the office as often as necessary for virtually any personal legal need, including:</p> <ul style="list-style-type: none"> • General Legal Advice on virtually any legal matter • Will Preparation • Living Will Preparation • Durable Powers of Attorney Preparation • Small Claims Assistance • Follow-up calls and letters • Specific Document Preparation • Document Review • Debt negotiation • Tenant issues • Property protection • and more | | |
| Online Tools and Resources | Paid in Full | |
| <ul style="list-style-type: none"> • Law Guide of articles of everyday legal topics • Do-it-yourself personal legal documents • Attorney search by location and case type • E-Newsletter and cost calculators • Legal needs test and life advice | | |
| Value-Added Services | | |
| Identity Theft Services | Paid in Full | \$250 |
| Elder Law Matters | Paid in Full | \$140 |
| Immigration assistance | Paid in Full | \$500 |

*Trial Supplement – In addition to the fees indicated, we will pay the attorney's fees for representation in trial beyond the second day of trial up to a maximum of \$800 per day up to \$10,000 total trial supplement maximum.

