

# Hyatt Legal Plans

## FAQs

Smart. Simple. Affordable.®

**Hyatt Legal Plans**

A MetLife Company

## Group Legal Service Plan Coverage

### What is a legal plan and why should I enroll in one?

For less than \$20 a month, our legal employee benefits program offers you and your family value, convenience and peace of mind by giving you easy and low-cost access to attorneys for a wide variety of personal legal services. It's like having your own attorney as if on retainer. Payments are made conveniently and easily through payroll deductions.

When you use a network attorney for covered services, all attorney fees are covered by the prepaid legal plan. Advice and consultations on an unlimited number of personal legal matters are also included in Hyatt's legal plans. When you enroll in the legal plan for only pennies a day, you can have a lawyer on your side.

Legal issues arise when you get married, have a baby, buy or sell your home or lose a spouse or a parent. Take the [Legal Needs Test](#) to determine other areas where you may be in need of legal advice or representation. Typically, lawyers charge \$100 to \$500 to prepare a will (double the cost if your spouse needs a will). Although Hyatt's legal service plans are offered as a voluntary benefit, the value of participating in the prepaid legal plan is clearly significant.

### What is covered by my legal plan?

Hyatt legal plans provide fully covered services for the most frequently needed personal legal matters, in addition to advice and consultations on an unlimited number of many personal legal matters.

- If you are a legal plan member, you can quickly access the [member site](#) to view coverage for the legal plan offered by your employer, or call our Client Service Center at 800-821-6400 (8 a.m. – 7 p.m. EST/EDT, Mon. – Fri.).
- If you are thinking about enrolling in the legal plan offered by your employer, visit our [information center](#). Your HR or benefits department can supply your access code for the information center.
- Also, you may visit the [Covered Services](#) section to view examples of covered legal matters.

### What does “fully covered” mean when referring to legal services covered by my plan?

“Fully covered” means that all attorney services related to the covered matter are paid for by the legal plan when you use a network attorney. There are no co-pays, deductibles or claim forms when you use a network attorney. Also, you are entitled to advice and consultations for matters not fully covered by the plan, so long as they are not excluded. (See [terms of service](#) for a list of excluded matters.)

### What about non-covered matters?

If you desire service for a personal legal matter that is outside the scope of the plan, you can still receive telephone advice or an office consultation about that matter, so long as it is not excluded. This enables you to discuss the issues at length, understand your rights and options, and decide on a course of action. After the consultation, the attorney may decide that the matter is actually covered by the plan. If it is, the attorney will advise you and provide the service. If the matter is not covered, the attorney will provide a written fee estimate and you can choose whether or not to retain the attorney for further representation.

### Are pre-existing matters covered?

Yes, Hyatt Legal Plans encourages members to use the plan to resolve as many legal issues as possible, even if they are pre-existing matters. The only pre-existing matters that are not covered are those for which you retained an attorney before becoming eligible for plan benefits. This is necessary to protect the existing attorney-client relationship.

### What matters are excluded?

The following matters are excluded from all plans:

- Employment-related matters, including company or statutory benefits
- Matters involving the employer, plan attorneys, MetLife and affiliates
- 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
- Appeals and class actions

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- Farm and business matters, including rental issues when the plan member is the landlord
- Patent, trademark and copyright matters
- Costs and fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits

## Using Your Group Legal Plan

### How do I use the plan?

It's easy – Simply access the [member site](#) or call our Client Service Center at 800-821-6400 (8 a.m. – 7 p.m. EST/EDT, Mon. – Fri.). After signing in, you may

1. Review covered services and see complete benefit definitions.
2. Find an attorney near you using the Attorney Locator.
3. Get a case number by clicking on “Obtain Case Number.”
4. Contact the network attorney of your choice and reference your case number when making an appointment.

### Are claim forms required when using the legal plan?

Claim forms are not required when you receive service from network attorneys, making our plan easy to use. Claim forms are necessary only when you receive service from out-of-network attorneys.

### Can I use the plan outside my state of residence? Is international coverage available?

Hyatt Legal Plans operates a national network of more than 13,500 plan attorneys in all 50 states and U.S. territories. Plan members may receive service from **Any Attorney. Anywhere. Anytime.**® Plan members traveling outside the United States may also use the plan. Simply contact the attorney of your choice in your area. You will be reimbursed according to the out-of-network fee reimbursement schedule. You may call the Client Service Center at 800-821-6400 to get a copy of the out-of-network fee reimbursement schedule.

### If I have a legal matter in process when I terminate or retire from my employer, is the matter covered to completion? Is there a time limit?

We will complete matters in process that you initiate while employed and still enrolled in the plan, even if you have terminated from the plan or employment. There is no time limit.

## About Our Attorney Network

### How are attorneys selected for the network? What are their qualifications?

We select attorneys who meet our [selection criteria](#) and agree to our [Attorney Code of Excellence](#). Attorneys in our network have an average of 25 years' experience in the practice of law (the minimum we require is eight), have graduated from an accredited law school, and must maintain valid state licensure. Additionally, they maintain offices and agree to provide high quality customer service to Hyatt legal plan members.

### Whom do I call if I have a problem with the legal plan or attorneys?

Send an email to [csc@legalplans.com](mailto:csc@legalplans.com) or call our Client Service Center at 800-821-6400 (8 a.m. – 7 p.m. EST/EDT, Mon – Fri.) when you have questions or concerns about our legal plan benefits, network attorneys, or other matters related to your legal plan. We operate a full-service Client Service Center at our headquarters in Cleveland, Ohio. Our representatives are trained to answer questions and resolve problems. We take immediate action to resolve the problem and generally succeed in doing so in 24 to 48 hours.

### How do I find a network attorney?

- Plan members simply access the [member site](#) or call the Client Service Center at 800-821-6400 (8 a.m. – 7 p.m. EST/EDT, Mon. – Fri.) to use our attorney locator. Once selecting the attorney, call to make an appointment or discuss the matter over the phone.
- If you are thinking about enrolling, simply access our [information center](#). Your HR or benefits department can supply your access code to the information center. You may also call our Client Service Center at 800-821-6400 (8 a.m. – 7 p.m. EST/EDT, Mon. – Fri.).

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### How many attorneys are in your network?

Our national attorney network has more than 13,500 attorneys operating in all 50 states and U.S. territories. We customize the network to meet plan members' needs so it is strongest where our members live and work.

### Does your network include attorneys who can respond to e-mail inquiries from participants?

Yes. We maintain a Law Firm E-Panel® that provides participants the opportunity to forward questions via e-mail at any time to attorneys in all states and receive answers electronically. Plan members simply [log in](#) and select "Attorney Locator" then "Law Firm E-Panel."

### Do you have multilingual attorneys? Do you have attorneys who specialize in certain areas of the law?

Yes, many participating law firms have multilingual attorneys and attorneys who specialize in certain areas of law. Our call center and web site provide such data as number of attorneys in the firm, years of experience, area of expertise, and multilingual capabilities.

### Can plan members use their own attorneys?

Yes, plan members can use their own attorneys anytime. Plan members who wish to use out-of-network attorneys simply request our fee reimbursement schedule. (To obtain a copy of the out-of-network fee reimbursement schedule, call the Client Service Center at 800-821-6400.) The participant pays the attorney, submits a claim form to Hyatt Legal Plans and receives reimbursement within 14 days. If the non-participating attorney charges fees in excess of the maximum amount payable, the excess is the responsibility of the plan member.

### Are plan attorneys restricted in the amount of time they spend with participants?

Not at all. Attorneys in our network are encouraged to spend as much time as necessary to assist and represent our participants and are compensated for all services provided. Our plan does not impose hour limits or frequency restrictions on covered attorney network services. We encourage usage of the legal plan and we expect plan attorneys to "go the distance" for our participants.

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Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Please contact Hyatt Legal Plans for complete details. L0215411588[exp0416][All States][DC]

