

# Legal Insurance

## Highlights

**What Is It?** The Legal Plan covers the cost of certain legal services when you need them. If you enroll in this plan, you can meet an attorney in-person, contact them over the phone, or communicate online using the Law Firm E-Panel®. For some legal matters, an attorney can even appear on your behalf in court, so you do not have to take time away from work or family to attend a court hearing.

**What Are The Benefits?** The High and Low Legal Plans cover the cost of certain legal matters such as:

Benefits Payable for:
Money Matters
Home & Real Estate
Estate Planning
Family & Personal Issues
Civil Lawsuits
Elder-Care Issues
Vehicle & Driving

While both the High and Low Plans provide help for the types of legal matters listed above, the High Plan covers additional matters in each category.

Examples of additional covered services in the high plan are: Tax Audit Representation, Personal Bankruptcy, Refinancing your home, Property Tax Assessments, Juvenile Court Defense including Criminal Matters, Adoption, Immigration Assistance, Civil Litigation Defense, Small Claims Assistance and more.

**Note:** This plan is provided by Hyatt Legal, a MetLife company.

## More Details

When you buy a legal plan, your whole family is covered. You have the option to buy the Low Plan or High Plan.

You have unlimited use of the legal services covered by whichever plan you choose: High or Low.

There are no waiting periods, deductibles or co-pays to worry about.

There are no claim forms; all billing is between the Network Attorney and MetLife.

Be sure to review the plan documents for the complete set of rules and limitations that apply to this coverage.