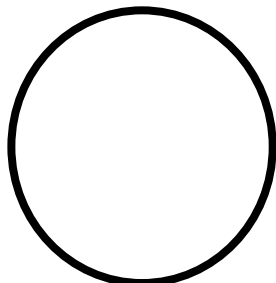


The MetLaw[®]

Legal Plan

for

Employees



Value, Convenience and More

The MetLaw Legal Plan offers you and your family value, convenience and comfort in knowing you can access legal services for almost all personal legal matters. It gives you easy and low-cost access to a wide variety of personal legal services. No one can predict your future, but we can help you prepare for legal needs that may lie ahead.

Access to Over 11,000 Attorneys

The MetLaw Legal Plan provides members with access to a national network of more than 11,000 attorneys from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 25 years or more of legal experience.

PLAN ATTORNEY ASSISTANCE INCLUDES:

Covered legal services € Consultations on the telephone € In-person consultations
Document preparation € Representation in many frequently needed legal matters

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. You also have the flexibility to use a non-Plan Attorney and get reimbursed for covered services according to a set fee schedule.*

*You will be responsible to pay the difference, if any, between the Plan's payment and the non-plan attorney's charge for services.

SERVICES COVERED

Attorney fees for the following personal legal services are fully paid for by the plan when you use a plan attorney. There are no limits on the number of times you may use the plan, and there are no dollar limits on your use of a plan attorney for the following services:

Consumer Protection

Consumer Protection Matters
Small Claims Assistance
Personal Property Protection

Debt Matters

Debt Collection Defense
Personal Bankruptcy
Identity Theft Defense
Tax Audits

Defense of Civil Lawsuits

Civil Litigation Defense
Administrative Hearings
Incompetency Defense

Document Preparation

Affidavits, Deeds
Demand Letters
Mortgages
Promissory Notes
Document Review
Elder Law Matters

Family Law

Prenuptial Agreement
Protection from Domestic Violence
Adoption
Guardianship
Name Change

Real Estate Matters

Sale, Purchase or Refinancing of
Your Primary, Second or
Vacation Home
Tenant Problems / Eviction
Defense (where you are
the Tenant)
Home Equity Loans (for Your
Primary Home, Second or
Vacation Home)
Boundary or Title Disputes
Property Tax Assessment
Zoning Applications
Security Deposit Assistance
(for Tenant)

Traffic Matters / Criminal

Juvenile Court Defense
Restoration of Driving Privileges
Traffic Ticket Defense
(Excludes DUI)

Wills And Estate Planning

Wills and Codicils
Living Wills
Powers of Attorney
Trusts

Immigration

Immigration Assistance

How Much Does The MetLaw Legal Plan Cost And When Can I Enroll?

The MetLaw Legal Plan costs only \$19.70 per month. The plan covers you, your spouse or domestic partner, and dependent children. You can enroll within 60 days of hire or during any annual open enrollment period. Once enrolled, your coverage will automatically continue plan year to plan year, unless you decide to cancel.

Stop and Think About Your Future

You will have access to a wide array of frequently needed personal legal services, offering you and your family value and convenience. We cannot predict the future, but we can help you prepare for it.

Consider the Following:

If you owe money, would you like harassing calls from bill collectors to be stopped? Your plan attorney can help enforce your rights.

Have you ever had problems with a landlord? Having an attorney on your side will protect your rights.

If you were in a coma, would your family or doctor know your wishes regarding medical care? A living will allows your wishes to be known.

Do you want the courts to decide who will be the guardian of your children? If you do not have a will, the courts will choose a guardian for your children upon your passing.

Why Should I Choose the MetLaw Legal Plan?

The MetLaw Legal Plan gives you and your family access to professional legal representation at an affordable price. It's like having your own lawyer on retainer. The plan features include:

In-Network

- € All attorney fees for covered services are paid in full
- € Over 11,000 attorneys to choose from
- € No deductibles or co-payments
- € No claim forms

Out-of-Network

- € You may choose a non-plan attorney and be reimbursed for covered services according to a set fee schedule

How Can I Enroll In the Plan?

Visit www.metlife.com/mybenefits and select •enrollmentŽ under the •Group Legal PlansŽ heading; or call 1-800-GET-MET8 (1-800-438-6388).

How Do I Use the Plan?

Once you are enrolled, go to www.metlife.com/mybenefits or call MetLaw Legal Plans toll-free at 1-800-GET-MET8, Monday through Friday from 5 a.m. to 4 p.m. (Pacific Standard Time). A Client Service Representative will confirm that you are eligible to use the plan, and will give you the address and telephone number of the attorney(s) located most conveniently to you, as well as a case number. Once you have this information, you may contact the attorney yourself to schedule an appointment.

What If I Have More Questions?

Call 1-800-GET-MET8 Monday through Friday from 5 a.m. to 4 p.m. (Pacific Standard Time). A Client Service Representative will help you understand coverage, find a plan attorney in the location most convenient to you, offer information about using an out-of-network attorney, and answer any other questions.

Non-Covered Items

What are the exclusions? Excluded services are those legal services that are not provided under the plan. Please see your plan description for complete details and exclusions. Excluded services include the following: (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 or fines; (8) frivolous or unethical matters; and (9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits.

This brochure offers a brief summary of the MetLaw Legal Plan. If you have questions about coverage or use of the Legal Plan before you enroll, call MetLaw Legal Plan at 1-800-GET-MET8 Monday through Friday from 5 a.m. to 4 p.m. (Pacific Standard Time).

Group legal plans offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, the plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. 08262011CALIFORNIASTATEUNIV[exp122012]HLPGC

For More Information, visit www.metlife.com/mybenefits and Select "Group Legal Plans"