

# Appendix A

Smart. Simple. Affordable.®

**Hyatt Legal Plans**

A MetLife Company

## Benefit Definitions & Reimbursements

	Network	
	IN	OUT-OF
<b>ADVICE AND CONSULTATION</b>		
<p><b>Office Consultation</b> This benefit provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this benefit, although it is not intended to provide the Participant with continuing access to a Plan Attorney in order to undertake his or her own representation.</p>	Fully Covered	\$70
<p><b>Telephone Advice</b> (see definition above)</p>	Fully Covered	\$70
<b>CONSUMER PROTECTION MATTERS</b>	IN	OUT-OF
<p><b>Consumer Protection Matters</b> This benefit covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing. The benefit does not include disputes over real estate, construction, insurance or collection activities after a judgment.</p>		
<ul style="list-style-type: none"> <li>Correspondence and Negotiation</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>Filing of Suit, Ending in Settlement or Judgment</li> </ul>	Fully Covered	\$2,000
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Personal Property Protection</b> This benefit covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The benefit also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.</p>	Fully Covered	\$125
<p><b>Small Claims Assistance</b> This benefit covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The benefit does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>	Fully Covered	\$200
<b>PROBATE</b>	IN	OUT-OF
<p><b>Probate (10% Network Reduced Fee)</b> Subject to applicable law and court rules, Plan Attorneys handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.</p>		
<b>DEFENSE OF CIVIL LAWSUITS</b>	IN	OUT-OF
<p><b>Administrative Hearing Representation</b> This benefit covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission, and includes hearings before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy, and does not include family law matters, post judgment matters or litigation of a job-related incident.</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>Contested Hearings ending in Settlement or Judgment</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Incompetency Defense</b> This benefit covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000

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DEFENSE OF CIVIL LAWSUITS (continued)	Network	
	IN	OUT-OF
<p><b>Civil Litigation Defense</b> This benefit covers the Participant in defense of an arbitration, mediation or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy, and does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. The benefit does not include bringing counter, third-party or cross claims.</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$650
<ul style="list-style-type: none"> <li>Filing answer, litigation ending in Settlement or Judgment</li> </ul>	Fully Covered	\$2,000
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
DOCUMENT PREPARATION AND REVIEW	IN	OUT-OF
<p><b>Affidavits</b> This benefit covers preparation of any affidavit in which the Participant is the person making the statement.</p>	Fully Covered	\$75
<p><b>Deeds</b> This benefit covers the preparation of any deed for which the Participant is either the grantor or grantee.</p>	Fully Covered	\$100
<p><b>Demand Letters</b> This benefit covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee, and forwarding and explaining any response to the Participant.</p>	Fully Covered	\$75
<p><b>Document Review</b> This benefit covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements. The benefit includes the following acts by the attorney as a notary public: acknowledgment of signatures, affirmation of affidavits, and administration of oaths made by the participant.</p>	Fully Covered	\$100
<p><b>Elder Law Matters</b> This benefit covers counseling the Participant over the phone or in the office on any personal matters relating to the Participant's parents as they affect the Participant. The benefit includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, documents related to the parents' home, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.</p>	Fully Covered	\$140
<p><b>Mortgages</b> This benefit covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor.</p>	Fully Covered	\$70
<p><b>Promissory Notes</b> This benefit covers the preparation of any promissory note for which the Participant is the payor or payee.</p>	Fully Covered	\$70
ESTATE MATTERS PLANNING DOCUMENTS	IN	OUT-OF
<p><b>Trusts</b> This benefit covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.</p>		
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$325
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$450
<p><b>Living Wills</b> This benefit covers the preparation of a living will for the Participant.</p>		
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$75
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$80
<p><b>Powers of Attorney</b> This benefit covers the preparation of any power of attorney when the Participant is granting the power.</p>		
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$65
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$75
<p><b>Wills and Codicils (Including Simple Support Trust for Minor Children)</b> This benefit covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.</p>		

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ESTATE MATTERS PLANNING DOCUMENTS (continued)	Network	
	IN	OUT-OF
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$150
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$200
FAMILY LAW	IN	OUT-OF
<p><b>Adoption and Legitimization</b> This benefit covers all legal services and court work in a state or federal court for an adoption or legitimation for the Plan Member and spouse. The reformation of a birth certificate is also covered.</p>		
<ul style="list-style-type: none"> <li>Uncontested</li> </ul>	Fully Covered	\$650
<ul style="list-style-type: none"> <li>Contested</li> </ul>	Fully Covered	\$1,500
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Name Change</b> This benefit covers the Participant for all necessary pleadings and court hearings for a legal name change.</p>	Fully Covered	\$400
<p><b>Protection from Domestic Violence</b> This benefit covers the Plan Member only, not the spouse or dependents, as the victim of domestic violence. The benefit provides the Plan Member with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. It does not include representation in suits for damages, defense of any action, or representation for the offender.</p>	Fully Covered	\$425
<p><b>Divorce, Dissolution, and Annulment (Uncontested)</b> This service is available to the Plan Member only, not to a spouse or dependents, and only applies as long as the spouse does not hire an attorney or file a responsive pleading that contests any portion of the case. This service includes preparing and filing all necessary pleadings and affidavits, drafting settlement or separation agreements and representation at an uncontested hearing. If a case is contested, the Plan Member must pay all legal fees. This service cannot be used as a "credit" toward a contested case. This service does not include disputes that arise after a decree is issued.</p>		
<ul style="list-style-type: none"> <li>Uncontested</li> </ul>	Fully Covered	\$900
<p><b>Divorce, Dissolution, and Annulment (Contested) - Twenty Hour Maximum</b> This service is available to the Plan Member only, not to a spouse or dependents, for the first twenty hours of service. This service includes preparing and filing all necessary pleadings, motions and affidavits, drafting settlement agreements, and representation at the hearing or trial, whether the Plan Member is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued. It is the Plan Member's responsibility to pay fees beyond the first twenty hours.</p>		
<ul style="list-style-type: none"> <li>Contested</li> </ul>	Fully Covered	\$1,800
DEBT AND FINANCIAL MATTERS	IN	OUT-OF
<p><b>Debt Collection Defense</b> This benefit provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession, garnishment and student loans, up to and including trial if necessary. It includes a motion to vacate a default judgment. It does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Sponsor or Employer.</p>		
<p><b>Debt Collection Defense (Consumer Debts)</b></p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$350
<ul style="list-style-type: none"> <li>Negotiation and Settlement after Complaint and Answer Filed</li> </ul>	Fully Covered	\$600
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,050
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Debt Collection Defense (Foreclosures)</b></p>		
<ul style="list-style-type: none"> <li>Negotiation</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>Complaint and Answer Filed, Settlement Negotiations</li> </ul>	Fully Covered	\$850
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,500
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000

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DEBT AND FINANCIAL MATTERS (continued)	Network	
	IN	OUT-OF
<p><b>Identity Theft Defense</b></p> <p>This benefit provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions, and to help restore credit and identity. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession, garnishment and student loans, up to and including trial if necessary. The benefit also provides the Participant with online help and information about identity theft, restoration, and prevention. It does not include counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Sponsor or Employer.</p>	Fully Covered	\$250
<p><b>LifeStages - Identity Management Services</b></p> <p>This benefit provides the Participant with access to LifeStages Identity Management Services provided by IDT911. It includes both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this benefit.</p>	Fully Covered	-
<p><b>Personal Bankruptcy or Wage Earner Plan</b></p> <p>This benefit covers the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal Chapter 7 or 13 bankruptcy or Wage Earner petition, and representation at all court hearings and trials. It is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt.</p>		
<ul style="list-style-type: none"> <li>Chapter 7 Individual or Member/Spouse</li> </ul>	Fully Covered	\$850
<ul style="list-style-type: none"> <li>Chapter 13 Individual or Member/Spouse</li> </ul>	Fully Covered	\$1,400
JUVENILE MATTERS	IN	OUT-OF
<p><b>Juvenile Court Defense</b></p> <p>This benefit covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, the benefit provides an attorney for the Plan Member only, including services for Parental Responsibility.</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,200
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
REAL ESTATE MATTERS	IN	OUT-OF
<p><b>Eviction and Tenant Problems (Primary Residence) - Tenant Only</b></p> <p>This benefit covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The benefit includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.</p>		
<ul style="list-style-type: none"> <li>Correspondence and Negotiations</li> </ul>	Fully Covered	\$280
<ul style="list-style-type: none"> <li>Eviction Trial Defense</li> </ul>	Fully Covered	\$840
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$100,000
<p><b>Security Deposit Assistance (Primary Residence) - Tenant Only</b></p> <p>This benefit covers counseling the Participant as a tenant in recovering a security deposit from the Participant's landlord for the Participant's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the security deposit. The benefit also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. It does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>		
<ul style="list-style-type: none"> <li>Demand Letter/Negotiations</li> </ul>	Fully Covered	\$250
<ul style="list-style-type: none"> <li>Counseling on Preparing Small Claims Complaint and Trial Preparation</li> </ul>	Fully Covered	\$150

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	Network	
	IN	OUT-OF
<b>IMMIGRATION</b>		
<b>Immigration Assistance</b> This benefit covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.	Fully Covered	\$500
<b>PERSONAL INJURY</b>		
<b>Personal Injury (25% Network Maximum)</b> Subject to applicable law and court rules, Plan Attorneys handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.		
<b>TRAFFIC &amp; CRIMINAL MATTERS</b>	IN	OUT-OF
<b>Restoration of Driving Privileges</b> This benefit covers the Participant with representation in proceedings to restore the Participant's driving license.	Fully Covered	\$385
<b>Traffic Ticket Defense (No DUI)</b> This benefit covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.		
• Plea or Trial at Court	Fully Covered	\$250
• Plea or Trial at Court for serious moving violations resulting in jail time or license suspension	Fully Covered	\$500
• Plus Trial Supplement for Out-of-Network Service*	Fully Covered	\$100,000
<b>Driving Under the Influence Defense</b> This service covers representation of the Participant in defense of any driving under the influence or driving while intoxicated charge, including court hearings, negotiation with the prosecutor and trial. It does not cover vehicular homicide. This service does not include any post-sentencing proceeding, probation violation hearing or appeals by either party.		
• Negotiated Plea	Fully Covered	\$500
• Trial	Fully Covered	\$1,000
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
<b>Misdemeanor Defense</b> This service covers representation for participants in defense of any criminal misdemeanor charge except those relating to traffic or driving under influence charges. Representation includes court hearings, negotiation with the prosecutor and trial. It does not include representation of a felony charge that is subsequently reduced to a misdemeanor. This service also does not cover any post-sentencing proceeding, probation violation hearing or appeals by either party.		
• Negotiated Plea	Fully Covered	\$500
• Trial	Fully Covered	\$1,250
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
<b>Felony Defense</b> This service covers representation for Participants in defense of any criminal felony charge. Representation includes court hearings, negotiation with the prosecutor and trial. This service does not cover any post-sentencing proceeding, probation violation hearing or appeals by either party.		
• Negotiated Plea	Fully Covered	\$650
• Trial	Fully Covered	\$1,750
• Plus Trial Supplement for Out-of-Network Service*		\$100,000
<b>Habeas Corpus</b> This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.	Fully Covered	\$420

\* Trial Supplement - In addition to 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 \$100,000 total trial supplement maximum.

Exclusions: 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 plan member 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 exist prior to the participant becoming eligible for plan benefits. Additional representation is also included for certain matters listed above. L0815434844[exp1016][All States][DC,PR]