

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.



>> 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.**

[Click Below to View the Legal Plan Video](#)



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 13,000 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.



MetLaw Legal Plan

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)
- 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
- 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 chart on Page 95.

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

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.

Telephone Legal Advice

Attorneys can easily handle certain issues over the phone. 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.



MetLaw Legal Plan

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 13,000 nationwide attorneys.
- Legal Needs Test and Life Advice.
- Cost Calculator so you can predict a legal issues' impact on your life.

Elder Law Matters

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

What about legal matters that occurred before I became insured under MetLaw?

We encourage participants to use the legal plan to resolve as many legal issues as possible even if they are pre-existing matters. The only pre-existing matters which cannot be covered are those for which the employee retained an attorney before becoming eligible for plan benefits.

Attorneys' fees are paid-in-full for covered matters when a Network Attorney is used. Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States.

How to Use Legal Benefits

1. Legal Advice and Consultation: Insured employees can reach a Network Attorney with no waiting periods by calling 1.800.821.6400 Monday – Friday, 8 a.m. – 7 p.m. EST to speak with a live representative and receive assistance.
2. Legal Representation Services - Network Attorney: Contact the Network attorney of your choice and identify yourself as an insured M-DCPS employee and MetLaw member. For covered services, MetLaw will pay the Network Attorney directly for all attorneys' fees in full. You will be responsible for any filing fees, court costs and miscellaneous costs.

3. Legal Representation Services - Non-Network Attorney/Indemnity Coverage: You may use any non-Network Attorney and be reimbursed by MetLaw up to schedule maximums by submitting a claim form and your attorney's billing statement directly to MetLaw. Claim forms can be obtained by calling 1.800.821.6400, Monday – Friday, 8 a.m. – 7 p.m., ET.

How to Select MetLaw Benefits

You may cover yourself and your family by selecting MetLaw Legal Plan under the Employee-Paid FlexPlan Benefits section of the online enrollment.

How does the legal coverage benefit affect taxes?

According to IRS rules, the Legal Plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

What legal services does the plan exclude?

Plan exclusions include actions between you and your employer, union, fellow employees, insurance carriers, MetLife and affiliates, and Plan Attorneys, or anyone else when prohibited by law; business matters (such as farm and rental properties when the participant is the landlord), investment properties; patents or copyrights, appeals; class actions; filing fees, court costs, and miscellaneous costs; workers' compensation, unemployment compensation and probate cases; actions between you and your dependents; frivolous or unethical matters; matters for which an attorney-client relationship exists prior to plan eligibility.

Who is an eligible dependent covered under this plan?

Eligible dependents covered under the Legal Plan include:

- Spouse (until a final decree of divorce has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 26.
- Children may be covered until the end of the calendar year in which the child reaches age 26 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 26 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.



MetLaw Legal Plan

Which insurance company makes the Legal Plan available to me?

Hyatt Legal Plans, a MetLife Company, underwrites and administers the MetLaw Legal Plan. Hyatt Legal Plans is the market leader in group legal plans.

What Legal services are 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

*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.



MetLaw Legal Plan

COVERAGE CONTINUED	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
Defense of DUI	Paid in Full	\$1,000*
Misdemeanor Defense	Paid in Full	\$1,250*
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	\$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. You can consult with a Network Attorney over the phone 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.



MetLaw Senior Plan

With the MetLaw Senior Plan, you and your family will receive value, convenience and comfort in knowing you can access legal services including unlimited phone and office consultations, powers of attorney, demand letters and document review. The legal plan can help your family prepare for your legal needs that may lie ahead.



Which of my family members can benefit from the Senior Defender Plan?

The MetLaw Senior plan will cover you, your spouse and dependents. You can also use the plan for matters related to your parents and spouse's parents as they impact you.

What legal services are offered?

Legal Advice and Consultation

You will have phone and office access to a network attorney for the following services:

- Telephone Advice and Consultation – Unlimited phone consultations for personal and family legal questions.
- Office Advice and Consultations – Unlimited office consultations to speak one-on-one with an attorney regarding your personal legal matters

Legal Representation

- Document Review – Full coverage for the review of any personal legal document of the participant.
- Elder Law Matters – Covers counseling the participant over the phone or in office on any personal issues relating to the participant's parents as they affect the participant such as:
 - 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.
- Fully prepared affidavits.
- Demand letters: Preparing letters that demand money, property or some other property interest of the participant.
- Powers of Attorney

If a matter requires an in-office visit, you can meet with a Network Attorney and MetLaw will pay for your office consultation 100%.

>> Benefit Eligibility Note:

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



MetLaw Senior Plan

To use a Network Attorney:

- Call 1.800.821.6400 Monday – Friday, 8 a.m. – 7 p.m. ET and identify yourself as a MetLaw Senior plan member. We will refer you to a local attorney. Or visit info.legalplans.com to view all participating plan attorneys.
- Contact the attorney to make an appointment.
- Ask the attorney what material you should bring to your appointment.
- The attorney will provide the needed services.
- The Network Attorney will bill you according to your plan parameters.

Which insurance company makes the Legal Plan available to me?

MetLaw is offered by Hyatt Legal Plans, a MetLife Company, that underwrites and administers the MetLaw Senior Legal Plan. Hyatt Legal Plans is the market leader in group legal plans.

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or visit info.legalplans.com and
enter access code 8890010.

