



# JOHNS HOPKINS

## M E D I C I N E

### Value, Convenience and More

The Hyatt 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.

### Telephone and Office Consultations for an Unlimited Number of Matters

If your legal problem is not covered by the Legal Plan, there is no charge for your initial consultation. You will be given a fixed, standard fee agreement by your Plan Attorney for services. This procedure ensures that you know up front exactly what the service will cost.

Hyatt Legal Plans provides personal legal services. Any business related matters and those having to do with your employer are specifically excluded from coverage.

### Access to Over 10,000 Attorneys

The Hyatt Legal Plan provides members with access to a national network of more than 10,000 attorneys. If you prefer, you may use your own attorney and be reimbursed according to a set fee schedule. If you find yourself in need of legal assistance while traveling within the U.S., call our Client Service Center at 1-800-821-6400. You will be referred to an attorney in the area.

smart. simple. affordable.®

# Hyatt Legal Plans

A MetLife® Company

## Covered Services

The 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

#### 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
- Notes

#### Immigration

- Immigration Assistance

#### Document Review

- Any personal legal document

#### Family Law

- Premarital Agreement
- Uncontested Adoption
- Uncontested Guardianship
- Name Change

#### Real Estate Matters

- Sale or Purchase of your home
- Refinancing of your home
- Home Equity Loans
- Tenant Problems/Eviction Defense (where you are the Tenant)
- Security Deposit Assistance (for Tenant)

#### Traffic Matters/Criminal

- Traffic Ticket Defense (No D.U.I.)
- Restoration of Driving Privileges
- Juvenile Court Defense

#### Wills And Estate Planning

- Wills
- Codicils
- Living Wills
- Powers of Attorney
- Living Trusts

### How Much Does the Plan Cost?

The Hyatt Legal Plan costs \$15.00 per month. The plan covers you, your spouse, and dependent children. You pay the cost through a convenient payroll deduction. Your enrollment will continue through the end of the plan year.

## 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 Hyatt Legal Plan?

The Hyatt 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:

### In-Network

- All attorney fees for covered services are paid in full
- 10,000 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 according to a set fee schedule\*

## How Do I Use the Plan?

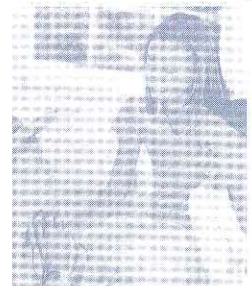
Once enrolled, call Hyatt Legal Plans toll-free at 1-800-821-6400. Monday through Thursday from 8 a.m. to 7 p.m. and Friday from 8 a.m. to 6 p.m. (Eastern Time). A Client Service Representative will confirm that you are eligible to use the Plan and will give you the address and telephone number of the 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 1-800-821-6400 Monday through Thursday from 8 a.m. to 7 p.m. and Friday from 8 a.m. to 6 p.m. (Eastern 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.

**What Are the Exclusions?** Please see your plan description for complete details. No service (including 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 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 and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed specifically in this brochure.

This brochure offers a brief summary of the Legal Plan. If you have questions about coverage or use of the Legal Plan before you enroll, call Hyatt Legal Plans at 1-800-821-6400 Monday through Thursday from 8 a.m. to 7 p.m. and Friday from 8 a.m. to 6 p.m. (Eastern Time).



Visit our website at  
[www.legalplans.com](http://www.legalplans.com)  
Click on "Thinking About  
Enrolling?" and enter  
password: 1380010

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

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. 09212007JHOPKINS(EXP122009)HLPCG