

# The MetLaw

# Legal Plan for

# Publicis 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 23 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.

## S E R V I C E S   C O V E R E D

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, Notes
- Document Review
- Elder Law Matters

### **Family Law**

- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption
- Uncontested Guardianship or Conservatorship
- Name Change

### **Real Estate Matters**

- Sale or Purchase of Your Home
- Refinancing of Your Home
- Tenant Problems / Eviction Defense (where you are the Tenant)
- Home Equity Loans
- 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
- Driving Under the Influence

### **Wills And Estate Planning**

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

### **Immigration**

- Immigration Assistance



# How Much Does The MetLaw Legal Plan Cost?

The MetLaw Legal Plan costs \$15.75 per month. The plan covers you, your spouse, and dependent children. You pay the cost through convenient payroll deductions. 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 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:

### In-Network

- All attorney fees for covered services are paid in full
- 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 Do I Use the Plan?

Once you are enrolled, go to [www.publicisbenefitsconnection.com](http://www.publicisbenefitsconnection.com) or call Hyatt Legal Plans toll-free at 1-800-821-6400, Monday through Friday from 8 a.m. to 7 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 Friday from 8 a.m. to 7 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.

## 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 Hyatt Legal Plans at 1-800-821-6400 Monday through Friday from 8 a.m. to 7 p.m. (Eastern Time).

\*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. 09042009PUBLICIS(exp122011)HLPGC

For more information on the MetLaw Legal Plan, go to [www.publicisbenefitsconnection.com](http://www.publicisbenefitsconnection.com) and click on Legal Plan Link

smart. simple. affordable.®

**Hyatt Legal Plans**

A MetLife Company

## ACCESS TO MORE THAN 11,000 EXPERIENCED ATTORNEYS ON UNLIMITED MATTERS

You'll have a nationwide network of more than 11,000 participating Plan Attorneys from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 23 years or more of legal experience.

Plan Attorney assistance includes:

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

Plus, if you stay within the network, covered legal services are provided with no additional attorney fees. Of course, you also have the flexibility to use a non-Plan Attorney and get reimbursed for covered services according to a set fee schedule.\* It's completely your choice!

## LEGAL ADVICE IS JUST A PHONE CALL AWAY

When you face a situation that you think has legal implications, simply pick up the phone. A knowledgeable Client Service Representative will be available to assist you with locating a Plan Attorney near your home or workplace. And, many Plan Attorneys are available to meet with you on weekdays, evenings and even Saturdays. You can also access our e-panel of attorneys 24 hours a day, 7 days a week.



## CONVENIENT ONLINE ACCESS

More information about the program is instantly at your fingertips when you visit the Hyatt Legal Plans web site. **Just log on to [www.legalplans.com](http://www.legalplans.com), Click on "Thinking about Enrolling?" and enter the password MetLaw for details.** Where available, you may also visit us at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits). You can even locate available Plan Attorneys in your area while you're online.

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

## 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.

## For more information

Visit Hyatt Legal Plans online anytime at [www.legalplans.com](http://www.legalplans.com) click on "Thinking about Enrolling?" and enter password: **MetLaw** or call 1-800-821-6400

Where available, you may also visit us at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

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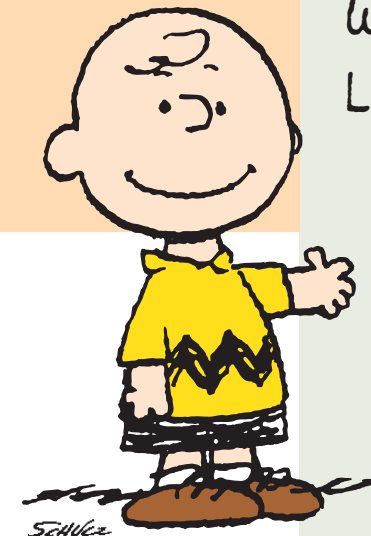
# MetLaw®



HERE'S AN

# AFFORDABLE SOLUTION

TO HELP WITH YOUR LEGAL NEEDS...



Smart.  
Simple.  
Affordable.®

# ...FOR JUST PENNIES A DAY



Finding an affordably priced lawyer to represent you when you have trouble with creditors, buy or sell your home, or even prepare your will can be a challenge. Now there's a smart, simple, affordable solution — MetLaw®, administered by Hyatt Legal Plans. MetLaw is a legal services plan that provides legal representation for you, your spouse and dependents at a price that won't break your budget.



Now you have a resource at your fingertips for important, everyday legal services. What's more, you'll also have someone to turn to for unexpected legal matters. With MetLaw, you can receive legal advice and fully covered legal services for a wide range of personal legal matters, including\*:

## COURT APPEARANCES

Helps protect your rights.

- Civil Litigation Defense
- Consumer Protection Matters
- Small Claims Assistance
- Personal Property Protection
- Restoration of Driver's License
- Traffic Ticket Defense (Except DUI)
- Juvenile Court Defense
- Administrative Hearings
- Incompetency Defense

## DOCUMENT REVIEW & PREPARATION

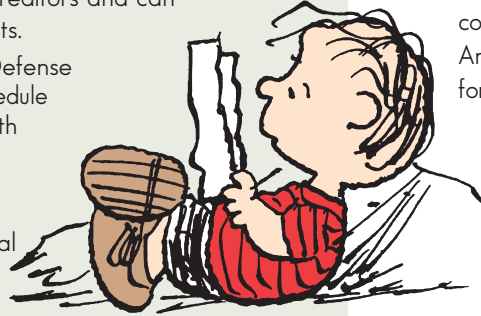
Provides you with legal advice before you sign on the dotted line.

- Mortgages
- Deeds, Notes
- Demand Letters, Affidavits
- Review of Personal Legal Documents
- Elder Law Matters
- Immigration Assistance

## DEBT COLLECTION DEFENSE

Helps you work with creditors and can help enforce your rights.

- Identity Theft Defense
- Repayment Schedule
- Negotiation with Creditors
- Pre-bankruptcy planning and filing of Personal Bankruptcy Petition
- Tax Audits



## WILLS

Helps you set forth your decision about how and to whom your property will be divided.

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

## FAMILY LAW

Helps you address issues that may be important to you and your family.

- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption
- Uncontested Guardianship
- Name Change

## REAL ESTATE MATTERS

Helps you avoid potential problems and costly surprises associated with one of your most important assets.

- Sale, Purchase or Refinancing of your primary residence
- Eviction and Tenant Problems (where you are the tenant)
- Zoning Applications
- Security Deposit Assistance - for Tenant
- Boundary or Title Disputes
- Property Tax Assessment
- Home Equity Loans

## DISCOVER HOW AFFORDABLE AND CONVENIENT IT CAN BE TO GET LEGAL REPRESENTATION

MetLaw provides you, your spouse and dependents with fully covered legal services from experienced attorneys at a low monthly group rate, which is paid through the convenience of automatic deductions from your paychecks. And to make it even easier, when you use a Plan Attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claim forms
- No limits on usage

## ENROLL NOW. HERES HOW:

- Select MetLaw on your enrollment materials (or whatever enrollment response method you will use) during your benefit enrollment period.
- Your cost for the Plan will be automatically deducted from your paychecks.
- Once you enroll, you must remain in the Plan for the entire Plan year.

For access to affordable, convenient, covered legal services, turn to MetLaw, available through your company. Join today!

*Cut out and retain for Plan access*

## FOR MORE INFORMATION

visit our web site:

**www.legalplans.com**

Click on "Thinking about Enrolling?"

and enter Password: **MetLaw**

or call: **1-800-821-6400**

Monday - Friday: 8:00 a.m. - 7:00 p.m.  
(Eastern Time)

Where available, you may also visit us at  
[www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

