**When life calls for legal help, MetLaw is there for you.**

**$24.00 per month** covers you, your spouse and dependents. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of your choice.

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To learn more, visit info.legalplans.com and enter access code:**9902642**
or call our Client Service Center at **1.800.821.6400** Monday-Friday, 8am-8pm (EST Time).

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1. Those benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans.

2. Does not cover DUI.
Legal help made easy

MetLaw®, provided by Hyatt Legal Plans, a MetLife Company, provides you with access to experienced attorneys and eliminates effort on your end. It’s a smart, simple, affordable way to get the legal help you need.

1 Easy to find an attorney
Go to members.legalplans.com, or call 800-821-6400 to speak with an experienced service team that can match you with the right attorney and give you a case number.

2 Easy to make an appointment
Call the attorney you select, provide your case number and schedule a time to talk or meet.

3 Easy from start to finish
That’s it! There are no copays, deductibles or claims forms when you use a Network Attorney for a covered matter.

Experience and convenience you can count on.
You’ll have all the help you’re looking for from MetLaw’s experienced service team, network of attorneys and variety of online resources.

Award-winning service
• Regularly recognized for excellence in customer service¹
• Experienced service team available from 8 a.m. to 8 p.m. ET

Top-quality attorney network
• Average of 25 years of experience and vetted regularly
• Nationwide network with a range of specialties

Convenient online help
• 24/7 access to our attorney locator and case numbers
• Tools and resources, including an easy-to-use mobile app
• Access to over 300 self-help legal documents in our online library

No claims forms, hidden fees or deductibles
• All billing is handled between MetLife and the attorney
• No paperwork or extra fees when using a Network Attorney for a covered matter

Identity Theft: Frequently Asked Questions

What is identity theft?
Identity theft is defined as the misuse of another individual’s sensitive information to fraudulently open credit accounts, use existing credit and banking assets, and even seek medical treatment. Sensitive data includes personally identifiable information (PII), such as Social Security numbers and financial account numbers, as well as protected health information (PHI). PII and PHI can be exposed intentionally and unintentionally—including through human error, data theft and hacking attacks on computing devices.

How does fraud monitoring and identity management services protect you?
Many of life’s milestones, such as buying a house, getting married, having children or retiring, create new opportunities for identity thieves. FraudScout scours millions of identity sources and alerts you to changes to your credit, personal, or financial information. With FraudScout, you gain access to experienced fraud specialists who are standing by to help you resolve any suspicious activity. FraudScout provides:

• Credit and fraud monitoring that alerts you to suspicious activity.
• Proactive educational resources for protection before a crime occurs.
• Full identity theft recovery assistance for advocacy, guidance and personalized help.
• Document and identification replacement for critical documents that are lost or stolen.

Identity theft facts:

1. 16.7 million victims last year [1]
2. $16.8 billion stolen through identity fraud [1]
3. 1 in 3 data breach victims experiences fraud [1]

About CyberScout:
CyberScout® is the leading provider of services that help businesses and their customers defend against data breaches and identity theft. CyberScout’s unique approach—delivering proactive protection, preventive education, and swift resolution—offers unrivalled support for more than 660 client partners and 17.5 million households.


For assistance, call Hyatt Legal Plans at 800.821.6400, Monday - Friday, 8am - 8pm EST.
What does the service include?

FraudScout is a comprehensive service that monitors a range of sources for changes to your PII or PHI.

- **Credit Report & Monitoring**—Review three bureau credit monitoring of credit activities, including credit inquiries, deliquencies, judgements, and more.

- **Credit Score Summary**—Provides a dashboard view of credit scores from all three credit bureaus. You get one free annual credit report from each bureau to keep tabs on activity and be on the lookout for new lines of credit.

- **Cyber Monitoring**—Protects you by providing a service that continually monitors the Internet and alerts you of any possible suspicious activity.

- **$1 Million Identity Theft Expense Reimbursement**—If necessary, the member/spouse shall receive Expense Reimbursement for the following: reasonable and necessary costs incurred, lost wages, legal defense fees and expenses, and unauthorized electronic fund transfer reimbursement.

- **LifeStages Identity Management Services**—Learn how to protect you and your family with proactive education resources and guidance, and rely on fraud resolution experts for help when data is compromised.

Who is covered?

Member* and Spouse. The credit and fraud monitoring service is specific to you and your spouse’s personal information (name, date of birth and Social Security number). While the registration email will be sent to the primary member’s work address, you can change your email address or designate to be contacted via text message, or both email and text. Monitoring of your PII will begin as soon as the registration process is completed.

* Once the primary member has verified their identity and registered via the registration email, the primary member may request an additional registration code for their spouse by logging in to myidmanager.com/hyattlegalplans, then clicking on the red alert box at the top of the portal. Follow the instructions given to send an invitation with authentication instructions. The additional code will be emailed to the spouse within 48 hours.

How do I access the monitoring services?

All you need to access the service is access to a computer and the internet. Once you have purchased the service and activated your account, you can log into the user-friendly service any time to stay up to date on your credit and financial monitoring.

When should you call for fraud assistance?

If you suspect identity theft or wish to proactively protect your good name, call CyberScout’s Resolution Center Support Team. Some examples of activity that should raise the red flag include:

- Getting a monitoring alert
- Receiving an Explanation of Benefits for treatments never received
- Preparing to go overseas for military service
- Losing identifying documents
- Not receiving your W-2
- Being unable to file a tax return because someone already has filed in your name
- Learning your personal information was exposed in a data breach

Is this an insurance product and do you need to file a claim to use the services?

No, absolutely not. These services are not an insurance product, therefore access to a fraud specialist does not require filing a claim.

What can you expect after you enroll in the plan?

CyberScout will send you an email from customer.support@e.cyberscout.com on or around the start of your legal plan coverage, that includes FraudScout, with instructions to activate your account. The email will include a link to the service and a unique code to validate registration. Complete the entire validation and registration process to ensure that your information is being monitored. You have to activate your account by registering through this link in order to begin credit monitoring.