

# MetLaw for Furman University Employees

## 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.

<b>Money Matters</b>	<ul style="list-style-type: none"> <li>- Debt Collection Defense</li> <li>- Identity Theft Defense</li> <li>- Identity Management Services<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>- Negotiations with Creditors</li> <li>- Personal Bankruptcy</li> <li>- Promissory Notes</li> </ul>	<ul style="list-style-type: none"> <li>- Tax Audit Representation</li> <li>- Tax Collection Defense</li> <li>- Triple Bureau Credit Monitoring<sup>1</sup></li> </ul>
<b>Home &amp; Real Estate</b>	<ul style="list-style-type: none"> <li>- Boundary &amp; Title Disputes</li> <li>- Deeds</li> <li>- Eviction Defense</li> <li>- Foreclosure</li> <li>- Mortgages</li> </ul>	<ul style="list-style-type: none"> <li>- Property Tax Assessment</li> <li>- Refinancing &amp; Home Equity Loans of Primary, Second or Vacation Home</li> </ul>	<ul style="list-style-type: none"> <li>- Sale or Purchase of Primary, Second or Vacation Home</li> <li>- Security Deposit Assistance</li> <li>- Tenant Negotiations</li> <li>- Zoning Applications</li> </ul>
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>- Codicils</li> <li>- Complex Wills</li> <li>- Healthcare Proxies</li> <li>- Living Wills</li> </ul>	<ul style="list-style-type: none"> <li>- Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>	<ul style="list-style-type: none"> <li>- Revocable &amp; Irrevocable Trusts</li> <li>- Simple Wills</li> </ul>
<b>Family &amp; Personal</b>	<ul style="list-style-type: none"> <li>- Adoption</li> <li>- Affidavits</li> <li>- Conservatorship</li> <li>- Demand Letters</li> <li>- Garnishment Defense</li> <li>- Guardianship</li> </ul>	<ul style="list-style-type: none"> <li>- Immigration Assistance</li> <li>- Juvenile Court Defense, Including Criminal Matters</li> <li>- Name Change</li> <li>- Parental Responsibility Matters</li> <li>- Personal Property Protection</li> </ul>	<ul style="list-style-type: none"> <li>- Prenuptial Agreement</li> <li>- Protection from Domestic Violence</li> <li>- Review of ANY Personal Legal Document</li> <li>- School Hearings</li> </ul>
<b>Civil Lawsuits</b>	<ul style="list-style-type: none"> <li>- Administrative Hearings</li> <li>- Civil Litigation Defense</li> <li>- Incompetency Defense</li> </ul>	<ul style="list-style-type: none"> <li>- Disputes Over Consumer Goods &amp; Services</li> </ul>	<ul style="list-style-type: none"> <li>- Pet Liabilities</li> <li>- Small Claims Assistance</li> </ul>
<b>Elder-Care Issues</b>	Consultation & Document Review for your Parents: <ul style="list-style-type: none"> <li>- Deeds</li> <li>- Leases</li> </ul>	<ul style="list-style-type: none"> <li>- Medicaid</li> <li>- Medicare</li> <li>- Notes</li> <li>- Nursing Home Agreements</li> </ul>	<ul style="list-style-type: none"> <li>- Powers of Attorney</li> <li>- Prescription Plans</li> <li>- Wills</li> </ul>
<b>Vehicle &amp; Driving</b>	<ul style="list-style-type: none"> <li>- Defense of Traffic Tickets<sup>2</sup></li> <li>- Driving Privilege Restoration</li> </ul>	<ul style="list-style-type: none"> <li>- License Suspension Due to DUI</li> </ul>	<ul style="list-style-type: none"> <li>- Repossession</li> </ul>
<b>E-Services</b>	<ul style="list-style-type: none"> <li>- Attorney Locator</li> <li>- Financial Planning</li> </ul>	<ul style="list-style-type: none"> <li>- Insurance Resources</li> <li>- Law Firm E-Panel</li> </ul>	<ul style="list-style-type: none"> <li>- Self-Help Legal Documents</li> <li>- Work/Life Resources</li> </ul>

To learn more, visit [info.legalplans.com](http://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).

1. These 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.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

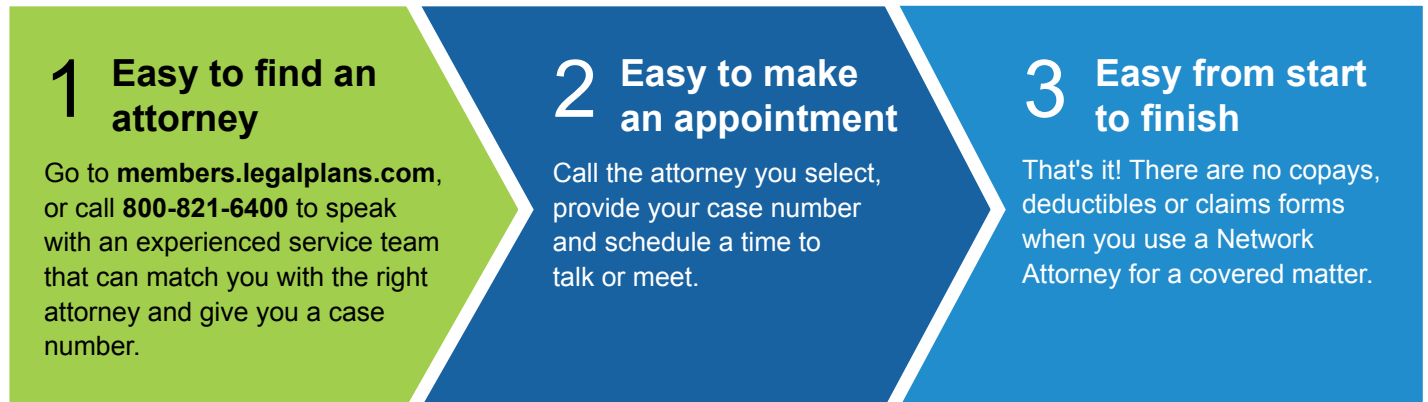
No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents 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.

Hyatt Legal Plans, Inc., A MetLife Company 1111 Superior Avenue, Suite 800, Cleveland, OH 44114  
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# Legal help made easy

MetLaw<sup>®</sup>, 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.



## 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 service<sup>1</sup>
- Experienced service team available from 8 a.m. to 8 p.m. ET



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- 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

<sup>1</sup> Two-time winner of the Silver Stevie in the American Business Awards, 2016 and 2017; Bronze winner in 2018 and 2019.

Group legal plans provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Some services not available in all states. Please see your plan description for details. MetLaw<sup>®</sup> and MetLife<sup>®</sup> are registered trademarks of Metropolitan Life Insurance Company, New York, NY. All Rights Reserved.



## 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:

▶ **16.7 million**  
victims last year <sup>[1]</sup>

▶ **\$16.8 billion**  
stolen through identity fraud <sup>[1]</sup>

▶ **1 in 3**  
data breach victims  
experiences fraud <sup>[1]</sup>

### 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.

[1] "2018 Identity Fraud: Fraud Enters a New Era of Complexity," Javelin Strategy & Research, 2018.



## 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, delinquencies, 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.

## 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.

## 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](http://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

Smart. Simple. Affordable.®

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