

# How MetLaw – a legal services plan – *beats its competition hands down*



The legal services plan covers employees and their immediate family with **unlimited access to attorneys** for advice and representation on many common legal matters. This includes unlimited in-person meetings as well as unlimited document review and telephone advice with network attorneys for covered matters.

- ✓ MetLaw protects the individual employee PLUS their spouse AND dependents.
- ✓ MetLaw is the only provider to offer unlimited consultations, even on matters not covered in the plan\*, and has the largest, most experienced attorney network. You get the most value with MetLaw -Unlimited face to face with attorneys, unlimited telephonic consultation, and unlimited document review with network attorneys.

## ***When your clients choose MetLaw, their employees get access to a legal network with:***

- ✓ 15,000+ network attorneys nationwide with an average of 25 years' experience
- ✓ NO out of pocket in-network
- ✓ NO claim forms to complete
- ✓ NO COST translation services
- ✓ 20 hours of divorce available

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**Call Karstens Financial at 855-657-8400  
or [support@karstensfinancial.com](mailto:support@karstensfinancial.com)**



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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. Payroll deduction required for group legal plans. For costs and complete details of the coverage, call or write the company.

\*Some services not available in all states. 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.

If Group elects to be represented by a benefits broker/consultant in connection with the MetLaw plan, a commission schedule of 10% on first year and subsequent years business will be paid net of premium for any administrative fees. Standard broker compensation for brand new legal plans is included in the monthly rate. We will guarantee the rate for up to two years upon execution of a contract for the same term.

For out of network attorneys, there is a fee reimbursement schedule and participants must pay any difference between the scheduled reimbursement amount and the out-of-network attorney's actual charge.

Please see the plan description for details.

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