



**As a UMASS Employee, you can enroll in the Group Legal Plan  
and have extensive legal advice and representation at  
your fingertips - with a reduced rate for 2015...**

Every year people encounter situations that require a lawyer. Some of these events are unexpected, such as identity theft or a traffic ticket. Others can be anticipated – buying a home or preparing a will or other personal legal documents, just to name a few. In each situation, the assistance of an experienced attorney is essential, but attorney fees can be costly.

By enrolling in the MetLaw Legal Plan, you will have access to legal representation that is both affordable and convenient.

This valuable benefit, made available by Hyatt Legal Plans, a MetLife® company, provides you with access to more than 13,000 experienced Plan attorneys nationwide and covers a wide range of services from estate planning documents to adoption to identity theft resolution.

Without a legal plan, you'd have to pay attorney fees for each matter that arose. With MetLaw, no matter how many times you use the plan for covered matters, if you use a Plan attorney, effective January 1, 2015 you pay only \$18.25 a month for an entire year.

For information or to enroll:  
Visit us at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) and enter  
**"UMASS" or "University of Massachusetts"**  
when asked to enter Company Name

**You may also call 1 800 GET-MET8 (1-800-438-6388)  
for more information**

If you are currently participating in the group legal plan, you will be re-enrolled automatically for 2015, unless you cancel your participation by contacting MetLife at **1 800 GET-MET8 (1-800-438-6388)** or opting out at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) by November 21, 2014. The next opportunity to cancel your coverage will be the next enrollment cycle.

Act Now – you only have from **October 27 to November 21, 2014** to enroll in the MetLaw Legal Plan, otherwise, you have to wait until the next enrollment cycle to enroll.

With the MetLaw Legal Plan, UMASS Employees can receive legal advice and representation on a wide range of matters, including\*:

<p><b>Estate Planning Documents</b></p> <ul style="list-style-type: none"> <li>• Simple and complex wills</li> <li>• Trusts (revocable and irrevocable)</li> <li>• Powers of Attorney (healthcare, financial, childcare)</li> <li>• Living Wills</li> <li>• Codicils</li> </ul>	<p><b>Financial Matters</b></p> <ul style="list-style-type: none"> <li>• Negotiations with creditors</li> <li>• Debt collection defense</li> <li>• Personal bankruptcy</li> <li>• Identity theft defense</li> <li>• Tax audit representation (municipal, state or federal)</li> </ul>	<p><b>Real Estate Matters</b></p> <ul style="list-style-type: none"> <li>• Sale, purchase or refinancing of your primary or secondary residence</li> <li>• Home equity loans</li> <li>• Tenant negotiations (Tenant only)</li> <li>• Eviction defense</li> <li>• Security deposit assistance</li> <li>• Boundary / Title disputes</li> <li>• Property tax assessment</li> <li>• Zoning applications</li> </ul>
<p><b>Elder Law Matters</b></p> <ul style="list-style-type: none"> <li>• Consultations and document review for issues related to your parents including Medicare, Medicaid, Prescription Plans, Nursing Home Agreements, leases, notes, deeds, wills and powers of attorney as these affect the participant</li> </ul>	<p><b>Family Law</b></p> <ul style="list-style-type: none"> <li>• Adoption</li> <li>• Guardianship</li> <li>• Name change</li> <li>• Protection from domestic violence</li> <li>• Prenuptial agreement</li> </ul>	<p><b>Traffic and Criminal Matters</b></p> <ul style="list-style-type: none"> <li>• Defense of traffic tickets (excludes DUI)</li> <li>• Driving privileges restoration (including DUI)</li> <li>• Juvenile court proceedings</li> </ul>
<p><b>Defense of Civil Lawsuits</b></p> <ul style="list-style-type: none"> <li>• Administrative hearings</li> <li>• Civil litigation defense</li> <li>• Incompetency defense</li> <li>• School hearings</li> <li>• Pet liabilities</li> </ul>	<p><b>Document Preparation</b></p> <ul style="list-style-type: none"> <li>• Affidavits</li> <li>• Deeds</li> <li>• Mortgages</li> <li>• Demand letters</li> <li>• Notes</li> </ul>	<p><b>Personal Property Protection</b></p> <ul style="list-style-type: none"> <li>• Consultations and document review for personal property issues</li> <li>• Assistance for disputes over goods and services</li> </ul>
<p><b>Immigration Assistance</b></p> <ul style="list-style-type: none"> <li>• Review of immigration documents</li> <li>• Preparation of affidavits and powers of attorney</li> </ul>	<p><b>Consumer Protection</b></p> <ul style="list-style-type: none"> <li>• Disputes over consumer goods and services</li> <li>• Small claims assistance</li> </ul>	<p><b>**Family Matters™</b></p> <ul style="list-style-type: none"> <li>• Separate plan for parents of participants for estate planning documents</li> <li>• Available for an additional fee</li> <li>• Easy enrollment-online or by phone</li> </ul>

**Enroll Now.**

Enroll online at [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call **1 800 GET-MET8 (1-800-438-6388)** for more information.  
**Remember, you only have from October 27 – November 21, 2014 to enroll!**

\*Some services not available in all states.

\*\*For Family Matters, different terms and exclusions apply.

Group legal plans and Family Matters provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, Ohio. In certain states, group legal plans and Family Matters 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. Please see your plan description for details. MetLaw® and MetLife® are registered trademarks of Metropolitan Life Insurance Company, New York, NY. L1013345664[exp1214][All States]