

Hyatt Prepaid Legal Plan

Legal Advice Is Just A Phone Call Away!

Receive legal advice and fully covered services for a wide range of legal matters, such as:

Wills

- Wills
- Powers of Attorney
- Living Wills & Trusts

Debt Collection Defense

- Identity Theft Defense
- Negotiation with Creditors
- Personal Bankruptcy

Court Appearances

- Small Claims Assistance
- Juvenile Court Defense
- Traffic Ticket Defense

- Sale, Purchase, or Refinancing of Your Primary Residence, Secondary, and Vacation Homes
- Tenant Problems (as a tenant)
- Eviction Defense

Family Matters

- Premarital Agreement
- Name Change
- Adoption

RETURN FORMS TO:

Pat Chandler, HR Manager
NSRC
1940 North Monroe St., Ste. 80
Tallahassee, FL 32399-0710

Phone: 414-6764

Open Enrollment July 2 - August 31, 2013

The plan provides you, your spouse and dependents with fully covered services from experienced attorneys at a cost of **\$7.96 biweekly** through the convenience of payroll deduction. Your plan services become effective on the first day of your first payroll deduction. If you are currently enrolled in the plan you do not need to re-enroll. Your coverage will continue automatically.

Plan Benefits:

- Assistance for covered legal services
- Telephone consultations
- Office consultations
- Document review & preparation

Plan Features:

- Select from a network of more than 11,000 plan attorneys nationwide
- Use your own attorney (out-of network schedule)
- No deductibles, co-payments, waiting periods or claim forms
- Take the plan with you after employment

Questions?

Contact Hyatt at:

1-800-821-6400

Visit Hyatt online at www.legalplans.com for a full outline of covered services. Click on **Thinking About Enrolling** and enter password **GetLaw**.

How to enroll?

If you would like to become a participant in the prepaid legal plan please review the plan information, complete the enrollment form and return to Pat Chandler, NSRC Human Resource Manager. (Deduction Code 0257)

smart. simple. affordable.®

Hyatt Legal Plans

A MetLife Company

Do The Math!

There are several reasons why you should enroll in The Hyatt Legal Plan. Now let's look at it's retail value.

Typical Family Savings for Basic Legal Needs

Wills for Employee and Spouse	\$540 ¹
Medical Powers of Attorney	\$75 ²
Sale or Purchase of a Home	\$1,000 ³
Home Refinancing	\$500 ⁴
Total	\$2,115
The Legal Plan for State of Florida Employees (\$7.96 per biweekly pay)	\$207 per year
Potential Savings	\$1,908

If you only use it to prepare your wills, this plan will be a major benefit to you and your family!

The Hyatt Legal Plan also provides coverage for a number of legal matters - buying or selling a primary home, document review, civil litigation defense and telephone and office consultations for numerous matters except employment-related, business or pre-existing matters. Don't miss out on this important benefit.

1. Based on an average hourly rate of \$260.00/hr. (2006 Survey of Law Firm Economics, Altman Weil Pensa Publications). 2. Based on information provided by e-law.bc.ca/art_PowerofAttorney.html, 2010. 3. Based on information provided at www.lendingtree.com, 2010. 4. Based on information on www.federalreserve.gov, 2010.

Group legal plans provided by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, group legal plans and Family Matters provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Please contact Hyatt Legal Plans for complete details on covered services including trials. No service, including advice and 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.

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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, Click on "Thinking about Enrolling?" and enter the password GetLaw for details.** Where available, you may also visit us at 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 click on "Thinking about Enrolling?" and enter password: **GetLaw** or call 1-800-821-6400

Where available, you may also visit us at www.metlife.com/mybenefits

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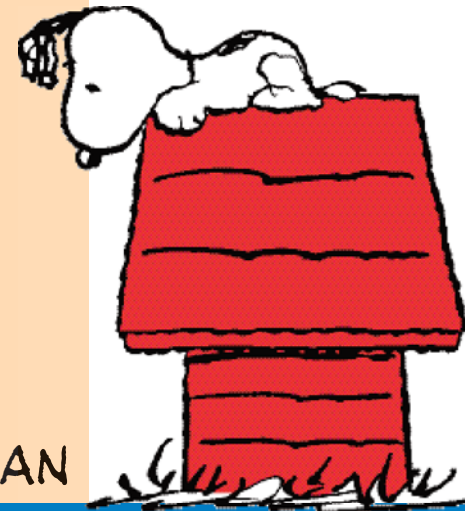
Hyatt Legal Plans

A MetLife® Company

Metropolitan Life Insurance Company
200 Park Avenue, New York, NY 10166
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Hyatt Legal Plans, 1111 Superior Avenue, Cleveland, OH 44114. MetLaw/ Group Legal Plans are offered by Hyatt Legal Plans, Cleveland, Ohio. In certain states, the Group Legal Plans are provided through insurance coverage underwritten by Metropolitan Casualty Insurance Company and Affiliates, Warwick, Rhode Island. L0410099310(exp1211)|All States|DC|
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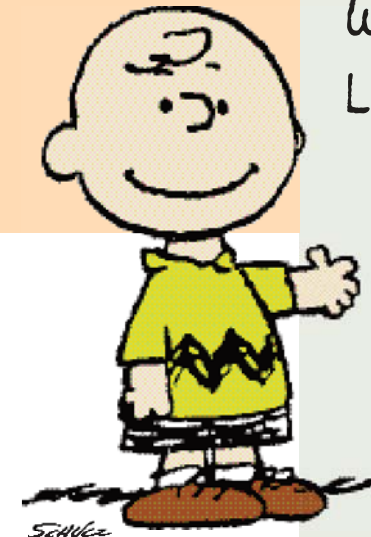
MetLaw®



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
- Personal Property Protection
- Restoration of Driver's License
- Traffic Ticket Defense (Except DUI)
- Juvenile Court Defense
- Administrative Hearings
- Incompetency Defense

DOCUMENT REVIEW & PREPARATION

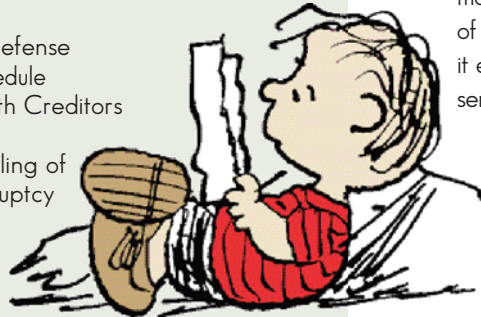
Provides you with legal advice before you sign on the dotted line.

- 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
- Foreclosure Defense



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
- Guardianship or Conservatorship
- 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
- Sale, Purchase or Refinancing of your Second or Vacation Home
- 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 (for Primary Residence, Second and Vacation Home)

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: **GetLaw**

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



NORTHWOOD SHARED RESOURCE CENTER
ENROLLMENT FORM FOR THE HYATT LEGAL PLANS

Last Name: _____ First Name: _____ M.I: _____

People First ID Number: _____ Home Zip Code: _____

Date of Hire: _____

I wish to ACCEPT enrollment into the HYATT LEGAL PLANS and authorize, now or hereafter, the appropriate deductions be taken from my wages for this Plan. I understand my enrollment in the HYATT LEGAL PLANS is effective for one full year, and cannot be canceled during that period.

Employee's Signature (Required for Processing): _____ Date: _____

PLEASE RETURN TO YOUR HUMAN RESOURCE OFFICE

PREMIUM TO BE DEDUCTED: \$7.96 - BIWEEKLY

HYATT LEGAL PLANS

MISC. DEDUCT. CODE: 257
