

# MetLaw Legal Plan



## What about legal matters that occurred before I became insured under MetLaw?

We encourage participants to use the legal plan to resolve as many legal issues as possible even if they are pre-existing matters. The only pre-existing matters which cannot be covered are those for which the employee retained an attorney prior to the effective date of plan benefits.

Attorneys' fees are paid-in-full for covered matters when a Network Attorney is used. Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States.

### How to Use Legal Benefits

1. Legal Advice and Consultation: Insured employees can reach a Network Attorney with no waiting periods by calling 1.800.821.6400 Monday – Friday, 8 a.m. – 7 p.m. EST to speak with a live representative and receive assistance.
2. Legal Representation Services - Network Attorney: Contact the Network attorney of your choice and identify yourself as an insured M-DCPS employee and MetLaw member. For covered services, MetLaw will pay the Network Attorney directly for all attorneys' fees in full. You will be responsible for any filing fees, court costs and miscellaneous costs.
3. Legal Representation Services - Non-Network Attorney/Indemnity Coverage: You may use any non-Network Attorney and be reimbursed by MetLaw up to schedule maximums by submitting a claim form and your attorney's billing statement directly to MetLaw. Claim forms can be obtained by calling 1.800.821.6400, Monday – Friday, 8 a.m. – 7 p.m., ET.

## How to Select MetLaw Benefits

You may cover yourself and your family by selecting MetLaw Legal Plan under the Employee-Paid FlexPlan Benefits section of the online enrollment.

## How does the legal coverage benefit affect taxes?

According to IRS rules, the Legal Plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

## Who is an eligible dependent covered under this plan?

Eligible dependents covered under the Legal Plan include:

- Spouse (until a final decree of divorce has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/

## >> Benefit Eligibility Note:

- **All M-DCPS Full-Time and eligible Part-Time employees, and Retirees are eligible to enroll in the MetLaw Legal Plan offered by the School Board.**
- **COBRA participants are ineligible for MetLaw Legal Plan enrollment.**
- **See eligibility section for more details.**



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she reaches age 26.

- Children may be covered until the end of the calendar year in which the child reaches age 26 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 26 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

## Which insurance company makes the Legal Plan available to me?

Hyatt Legal Plans, a MetLife Company, underwrites and administers the MetLaw Legal Plan. Hyatt Legal Plans is the market leader in group legal plans.

