



## San Diego and Imperial County Schools

Fringe Benefits Consortium Insurance Services, LLC

# Legal Plan Update

Smart. Simple. Affordable.®

**Hyatt Legal Plans**

A MetLife Company

Effective **January 1, 2018**, the premium for the Hyatt Legal plan offered through the Fringe Benefits Consortium will increase.

**The new monthly rate will be \$19.50** vs. the previous \$19.25. **The new tenthy rate will be \$23.40 per month** vs. the previous \$23.10. Those enrolling in the Hyatt Legal Plan must remain enrolled for a minimum of one year.

### **Additional Coverages Offered by Hyatt – All Participants are Covered Automatically**

#### **Identity Management Services**

This service provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, formerly known as IDT911, LLC. These services include both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this service. For more information on identity theft protection, please visit <http://www.legalplans-idtheft.com/>.

#### **Guardianship or Conservatorship (Contested and Uncontested)**

This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.

#### **Home Equity Loans (Second or Vacation Home)**

This service covers the review or preparation of a home equity loan on the Participant's second or vacation home.

### **Refinancing of Home (Second or Vacation Home)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

### **Sale or Purchase of Home (Second or Vacation Home)**

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's second home, vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.

- Hyatt Legal Plans is the nation's largest provider of group legal plans.
- Hyatt serves more than five million plan members through their nationwide network of 11,000 attorneys.
- More than 115 Fortune 500® companies offer a Hyatt legal plan.
- Hyatt Legal Plans is the market leader with nearly 35 years of progressive growth.
- The world's largest benefits consultants and accounting firms offer Hyatt Legal Plans.
- Hyatt Legal Plans has been in the MetLife® family for nearly 20 years.
- Hyatt delivers service through 5,100 participating law firms in all 50 states.

In addition to the fully covered services including wills, trusts, real estate closings, debt collection defense, identity theft defense, and traffic matters, the plan also includes unlimited telephone advice and office consultation with a local attorney. If you use a Participating Attorney, there are no claim forms or out-of-pocket expenses for the attorney's fees.

If you have any questions, do not hesitate to call Hyatt's Client Service Center at **(800) 821-6400**. A Client Service Representative will be happy to answer your questions and provide additional information. You can also visit Hyatt's web site **[www.legalplans.com](http://www.legalplans.com)** – go to "Thinking About Enrolling?" and use password "MetLaw".