

**Q
&
A**

Why Should I Choose the Legal Plan? The Legal Plan gives you and your family access to professional legal representation at an

affordable price. It's like having your own lawyer on retainer!

In - Network

- ✓ All covered services are paid in full
- ✓ No claim forms
- ✓ No co-payments
- ✓ No deductibles
- ✓ No limits on use of advice and consultation benefit

Out - of - Network

- ✓ You may choose a non-plan Attorney and be reimbursed according to a set fee schedule.

Consider the Following:

- ✓ If you owe money, would you like to stop harassing calls from bill collectors? **Your Plan Attorney can help enforce your rights.**
- ✓ Have you ever had problems with a landlord? **Having an attorney on your side will protect your rights.**
- ✓ Do you want the courts to decide who will be the guardian of your children? **That can happen if you die without naming a guardian in your will.**

**Q
&
A**

What's Covered? This is a brief listing of the personal legal services fully covered by the Plan when you use a network attorney:

Wills and Codicils (not tax planning)
Sale, Purchase or Refinancing of a Home
Traffic Ticket Defense (except DUI)
Juvenile Court Defense
Living Wills & Powers of Attorney
Review of Personal Legal Documents
Consumer Protection Matters
Immigration Assistance (**New for 2004!**)
Debt Collection Defense
Identity Theft Defense (**New for 2004!**)
Personal Bankruptcy
Tax Audits (**New for 2004!**)
Small Claims Assistance
Uncontested Adoption
Uncontested Guardianship & Conservatorship
Tenant & Eviction Problems (Tenant Only)
Name Change
Premarital Agreement
Restoration of Driver's License
Living Trusts (not tax planning)
Preparation of Deeds, Mortgages, Notes
Demand Letters and Affidavits
Administrative Hearing Representation
Civil Litigation Defense
Incompetency Defense
Network Discounts on Probate & Personal Injury
Office Consultation & Telephone Advice on virtually any personal legal matter

FOR MORE INFORMATION CALL

**Hyatt Legal Plans at
1-800-821-6400 or Visit
Hyatt at Legalplans.com
Your Password is 3180010**

**Q
&
A**

How Do I Use the Plan? After you've enrolled, call 1-800-821-6400 Monday - Thursday 8 a.m. to 7 p.m. and Friday 8 a.m. to 6 p.m.

(Eastern Time). Your Client Service Representative will confirm that you are enrolled, give you a case number and the name, address and phone number of a nearby Plan Attorney. You then call the attorney to set an appointment. Most Plan Attorneys will schedule appointments in the evenings or on Saturdays, so you don't have to miss work. If you wish, you may choose an attorney outside the network and be reimbursed according to a set schedule of fees.

**Q
&
A**

How Much Does It Cost? The plan costs only \$7.29 bi-weekly. This rate includes the cost of the legal plan and an administrative fee. This rate covers you, your spouse and dependent children. You pay the cost through a convenient payroll deduction. Your enrollment will continue through the end of the plan year. You may not add or cancel coverage during the plan year.

**Q
&
A**

What If My Problem Isn't Covered By The Plan? The plan may not fully cover a specific legal matter. As long as the service isn't excluded, there is no charge for your initial consultation. If you hire a Plan Attorney to provide representation, the attorney will tell you what the non-covered service will cost before your case begins.

Highlights

The Legal Plan gives you and your family full attorney representation on the personal legal matters listed in this brochure. Here are brief explanations of some covered services:

Sale, Purchase or Refinancing of Home

Your Plan Attorney will review or prepare documents required for the sale, purchase or refinancing of your primary residence.

Tenant Negotiations and Eviction Defense

If you are a tenant, your Plan Attorney will help you deal with matters involving residential leases, security deposits or other disputes with your landlord. This service includes trial defense in case of eviction.

Wills and Codicils

Your Plan Attorney will prepare or update your will, including incorporating a support trust for the benefit of your minor children. This does not include tax planning.

Debt Collection Defense

Your Plan Attorney will help you work with creditors on a repayment schedule; limit collection calls and harassment; and defend you in most actions for personal debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary.

Visit Hyatt at Legalplans.com
Your password is 3180010

Q
&
A

What Are the Exclusions? Any business-related matters (including rental property), and issues relating to your employer are specifically excluded from coverage, as are appeals, class action suites, any matter involving Hyatt Legal Plans, MetLife or a Plan Attorney, and any matter where a spouse or dependent's interest might conflict with yours. The plan fully covers network attorney fees for covered services, but does not cover any third-party costs such as filing fees, recording costs, depositions, fines, court costs, etc.

Coverage is not available under the plan in cases where you are currently receiving or have received legal services before your enrollment is effective, or before you have received a case number from Hyatt Legal Plans.

Q
&
A

Can I Take The Plan With Me? If you are retiring or terminating employment with the FDOT and wish to continue coverage, simply contact Hyatt, within 30 days following termination at 1-800-821-6400 to notify them that you want to continue coverage. Hyatt will advise you of your ability to continue similar coverage with Hyatt and will arrange for direct payment.

Q
&
A

What If I Have More Questions? Call 1-800-821-6400 Monday - Thursday 8 a.m. to 7 p.m. and Friday 8 a.m. to 6 p.m. (Eastern Time). A Client Service Representative will help you understand coverage, find the most convenient Plan Attorneys, give you information about out-of-network service, and answer any other questions you may have.

The Legal Plan is administered by
Hyatt Legal Plans, Inc.,
A MetLife® Company
2004

The Florida Department of Transportation Legal Plan

The Legal Plan offers you and your family value, convenience and peace of mind.

It gives you easy and low-cost access to a wide variety of personal legal services.

No one can **predict** your future, but we can help you **prepare** for it.

**For More Information
Call 1-800-821-6400**

Smart. Simple. Affordable.™

Hyatt Legal Plans
A MetLife Company