
Hyatt Legal Plan

Effective Dates:

Existing Employees - September 1, 2013

Newly Hired Employees - Coverage is effective the first day of either the first or second month following employment.

HOW TO GET LEGAL SERVICES

To use your Legal Plan, visit our web site at www.legalplans.com or call Hyatt Legal Plans' Client Service Center at 1-800-821-6400. Be prepared to give the last 4-digits of your Social Security Number. If you are the spouse or an eligible dependent of a Plan Member, you will need the last 4-digits of the Social Security Number of the Plan Member through whom you are eligible.

If you use Hyatt's web site at www.legalplans.com, click "Members Log In," and provide the Plan Member's last 4-digits of Social Security Number when prompted.

If you call the Client Service Center, the Client Service Representative who answers your call will:

- verify your eligibility for services;
- make an initial determination of whether and to what extent your case is covered (the Plan Attorney will make the final determination of coverage);
- give you a Case Number that is similar to a claim number (you will need a new Case Number for each new case you have);
- give you the telephone number of the Plan Attorney most convenient to you; and
- answer any questions you have about your Legal Plan.

Then call the Plan Attorney and identify yourself as a legal plan member referred to them by Hyatt Legal Plans. You should request an appointment for a consultation. You should be prepared to give them your Case Number, the name of the legal plan you belong to and the type of legal matter you are calling about. Evening and Saturday appointments are available. If you wish, you may choose an out-of-network attorney. In a few areas, where there are no Participating Law Firms, you will be asked to select your own attorney. In both circumstances, Hyatt Legal Plans will reimburse you for these non-Plan attorneys' fees based on a set fee schedule.

WHAT SERVICES ARE COVERED

You and your eligible dependents are entitled to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions that must be met. Please take time to read the description of benefits carefully. All benefits are available to you and your spouse and dependents, who are referred to below as Participant(s), unless otherwise noted.

ADVICE AND CONSULTATION

Office Consultation and Telephone Advice

This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.

DEBT MATTERS

Debt Collection Defense

This service provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It does not include vacating a judgment; counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or Employer.

Identity Theft Defense

This service provides the Participant with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Participant with online help and information about identity theft and prevention. It does not include counter, cross or third party claims; bankruptcy; any action arising out of family law matters, including support and post-decree issues; or any matter where the creditor is affiliated with the Sponsor or Employer.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation

This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being

provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

Civil Litigation Defense

This service covers the Participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counterclaims, third party or cross claims.

Incompetency Defense

This service covers the Participant in the defense of any incompetency action, including court hearings when there is a proceeding to find the Participant incompetent.

DOCUMENT PREPARATION

Affidavits

This service covers preparation of any affidavit in which the Participant is the person making the statement.

Deeds

This service covers the preparation of any deed for which the Participant is either the grantor or grantee.

Demand Letters

This service covers the preparation of letters that demand money, property or some other property interest of the Participant, except an interest that is an excluded service. It also covers mailing them to the addressee and forwarding and explaining any response to the Participant. Negotiations and representation in litigation are not included.

Document Review

This service covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

Elder Law Matters

This service covers counseling the Participant over the phone or in the office on any personal issues relating to the Participant's parents as they affect the Participant. The service includes reviewing documents of the parents to advise the Participant on the effect on the Participant. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing homes agreements, powers of attorney, living wills and wills. The service also includes preparing deeds for the parents when the Participant is either the grantor or grantee; and preparing promissory notes for the parents when the Participant is the payor or payee.

Mortgages

This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor. This service does not include documents pertaining to business, commercial or rental property.

Notes

This service covers the preparation of any promissory note for which the Participant is the payor or payee.

FAMILY LAW

Name Change

This service covers the Participant for all necessary pleadings and court hearings for a legal name change.

Uncontested Adoption

This service covers all legal services and court work in a state or federal court for an uncontested adoption for the Plan Member and spouse. If an adoption becomes contested, the Plan Member or spouse must pay all additional legal fees.

Uncontested Guardianship or Conservatorship

This service covers establishing an uncontested guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is appointed 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. If the proceeding becomes contested, the Plan Member or spouse must pay all additional legal fees. This service does not include representation of the person over whom guardianship or conservatorship is sought, or any annual accountings after the initial accounting.

IMMIGRATION

Immigration Assistance

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

REAL ESTATE MATTERS

Eviction and Tenant Problems (Primary Residence - Tenant Only)

This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Home Equity Loans (Primary Residence)

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

Refinancing of Home (Primary Residence)

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 primary residence. 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 (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new 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 primary residence or of a vacant property to be used for building a primary residence. 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, vacation property, rental property, property held for business or investment or leases with an option to buy.

TRAFFIC AND CRIMINAL MATTERS

Traffic Ticket Defense (No DUI)

This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.

WILL AND ESTATE MATTERS

Living Wills

This service covers the preparation of a living will for the Participant.

Powers of Attorney

This service covers the preparation of any power of attorney when the Participant is granting the power.

Trusts

This service covers the preparation of revocable and irrevocable trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.

Wills and Codicils

This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.

EXCLUSIONS

Excluded services are those legal services that are not provided under the plan. No services, not even a consultation, can be provided for the following matters:

- Employment-related matters, including company or statutory benefits
- Matters involving the company, MetLife® and affiliates, and Plan Attorneys
- 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
- Appeals and class actions
- Farm and business or investment matters, involving property held for investment or rental,
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits.

PORTABILITY PROCEDURES

If you wish to continue your legal plan benefit after retiring or terminating employment with Davidson County Schools, you must enroll for portable enrollment within 30 days of your last day of work for the legal plan.

To apply for portable enrollment:

- An employee needs to call Hyatt's Client Service Center at 1-800-821-6400, Monday–Friday (8am – 7pm ET). A highly trained Client Service Representative will assist you in the application process.
- Enrollment is prepaid via remittance of a lump sum payment equal to the sponsor's monthly rate times 30 months. (\$21.50 X 30 months = \$645.00).
- Upon receipt and approval of payment, Hyatt will send the enrollee verification of the portable enrollment.
- Portable enrollments will remain effective for a 30 month period and refunds will not be issued.
- Under portable enrollment, dependent definitions are the same as for active Employees.

If you should have any questions, please do not hesitate to call Hyatt's Client Service Center.

Monthly Rates through payroll deduction are \$21.50 (Includes coverage for employee, spouse and dependents)

If you would like more information about The Hyatt Premier Legal Plan, please call us at 1-800-821-6400 between 8:00am and 7:00pm EST Monday through Friday. A knowledgeable Client Service Representative will be available to assist you. You may also access additional information on Hyatt's website:

www.legalplans.com. The password is 572513.



Premier

Davidson County Schools

Smart. Simple. Affordable.®

21.50 per month — covers you, your spouse and dependents

Telephone and office consultations for an unlimited number of personal legal matters with an attorney of your choice. During the consultations, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action.

Full representation for these services:

<p>Estate Planning Documents</p> <ul style="list-style-type: none"> Simple and Complex Wills Trusts (Revocable and Irrevocable) Powers of Attorney (Healthcare, Financial, Childcare) Living Wills Codicils 	<p>Real Estate Matters</p> <ul style="list-style-type: none"> Sale, Purchase or Refinancing of Your Primary Residence Eviction and Tenant Problems (for Tenant's Primary Residence) Home Equity Loans for Your Primary Residence 	<p>Family Law</p> <ul style="list-style-type: none"> Uncontested Adoption Uncontested Guardianship Name Change 		
<p>Document Preparation</p> <ul style="list-style-type: none"> Affidavits Deeds Demand Letters Mortgages Notes 	<p>Financial Matters</p> <ul style="list-style-type: none"> Negotiations with Creditors Debt Collection Defense Identity Theft 	<p>Defense of Civil Lawsuits</p> <ul style="list-style-type: none"> Administrative Hearings Civil Litigation Defense Incompetency Defense School hearings Pet Liabilities 		
<p>Traffic Offenses</p> <ul style="list-style-type: none"> Defense of Traffic Tickets (Excludes DUI) 	<p>Immigration Assistance</p> <ul style="list-style-type: none"> Advice and Consultation Review of Immigration Documents Preparation of Affidavits and Powers of Attorney 	<p>Document Review</p> <ul style="list-style-type: none"> Any Personal Legal Document 		
<p>Elder Law Matters</p> <ul style="list-style-type: none"> Consultation 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 they affect the participant 	<p>Additional Services:</p> <table border="1"> <tr> <td data-bbox="626 1352 1003 1623"> <p>Family Matters™</p> <ul style="list-style-type: none"> Separate plan for parents of participants for estate planning documents Available for an additional fee </td> <td data-bbox="1003 1352 1365 1623"> <p>E-Services</p> <ul style="list-style-type: none"> Attorney Locator Law Firm E-Panel® Life Guide Free, downloadable legal documents Links to resources for financial planning, insurance and work/life matters </td> </tr> </table>		<p>Family Matters™</p> <ul style="list-style-type: none"> Separate plan for parents of participants for estate planning documents Available for an additional fee 	<p>E-Services</p> <ul style="list-style-type: none"> Attorney Locator Law Firm E-Panel® Life Guide Free, downloadable legal documents Links to resources for financial planning, insurance and work/life matters
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For More Information:

Visit our web site: www.legalplans.com and enter **572513**
Or call our **Client Service Center** at **1-800-821-6400**

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife Company

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.

Group Legal Plans and Family Matters offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. In certain states, the group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Company and Affiliates, Warwick, Rhode Island. L0111154477[exp0113][All States][DC]