

Enrollment Dates: May 18, 2009 - August 12, 2009

Hyatt Legal Plan

Effective Dates:

Existing Employees - September 1, 2009

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

If you are like most people, you encounter at least four to six legal questions a year*, but don't consult an attorney. Many people avoid consulting an attorney because they are afraid of high fees or do not know how to select one. Or maybe they are not sure a matter has legal implications at all.

The Hyatt Premier Legal Plan Provides you with easy access to professional, confidential, and personal legal services at a price you can afford. As a participant in Hyatt's group legal plan, you won't think twice about picking up the phone to consult an attorney about the common, and not so common, legal matters that most people deal with in their lives.

PROFESSIONAL LEGAL SERVICES AT A PRICE YOU CAN AFFORD

For a low monthly payroll deduction, The Hyatt Premier Legal Plan gives you, your spouse, and your dependents unlimited access to Plan Attorneys for assistance with a wide range of legal matters. For covered legal services, this assistance includes consultations on the telephone or in person, document preparation, and representation in many frequently needed legal matters.

Hyatt Legal Plans provides legal services through our network of more than 10,000 attorneys nationwide. Our Plan Attorneys are carefully selected, have met stringent selection criteria, and have an average of over 22 years of legal experience.

EASY ACCESS WITHOUT THINKING TWICE...

When you face a situation that you think may have legal implications, you can call a Plan Attorney to discuss it. You access a Plan Attorney by calling Hyatt Legal Plans at 1-800-821-6400 Monday thru Friday between 8:00 a.m. and 7:00 p.m. Eastern time. Our Client Service Representatives will give you an authorization number for the particular matter and assist you in selecting a Plan Attorney in your area. Once you have an authorization number, you can call the attorney to schedule an appointment at your convenience. There are no waiting periods, no deductibles or copayments, and no claim forms. And to make it even easier for you, the low monthly fee is paid through convenient payroll deduction.

WIDE RANGE OF LEGAL SERVICES

WILL & ESTATE PLANNING

- Simple and Complex Wills
- Powers of Attorney
- Living Wills
- Living Trusts
- Codicils
- Revocable & Irrevocable Trusts

REAL ESTATE MATTERS

- Sale/Purchase of Primary Residence
- Refinancing Primary Residence
- Tenant Negotiations (as tenant)
- Eviction Defense (as tenant)
- Home Equity Loans of Primary Residence

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DOCUMENT REVIEW/	FAMILY MATTERS	DOCUMENT PREP.
DEBT COLLECTION DEFENSE	• Uncontested Adoption	• Deeds
DEFENSE OF CIVIL LAWSUITS	• Uncontested Guardianship	• Mortgages
• Civil Litigation Defense	• Name Change	• Promissory Notes
• Administrative Hearings		• Demand Letters
• Incompetency Defense		• Affidavits
• School Hearings		
• Pet Liabilities		

LEGAL ADVICE ABOUT NON-COVERED SERVICES

The Hyatt Premier Legal Plan provides telephone and office consultations about virtually any personal legal matter. (This does not apply to services which are excluded.) During the consultation, the Plan Attorney will explain your rights and options and recommend a course of action. If you choose to retain a Plan Attorney to represent you on matters which are not covered for representation, the Plan Attorney will provide a written statement of fees prior to providing any service.

REIMBURSEMENT FOR COVERED SERVICES OF AN OUT-OF-NETWORK ATTORNEY

The Hyatt Premier Legal Plan also gives you the flexibility to use an out-of-network attorney for services which are covered under the Plan. If you choose to do so, you will be reimbursed according to a published fee schedule. Call our client service center for a copy of the reimbursement fee schedule.

EXCLUSIONS

The Plan offers an extensive array of legal services. Certain legal matters and services are excluded. Some of these include: Any employment or business related matters; pre-existing legal matters where an attorney has been retained prior to receiving a case number; and any third party costs. If you have a question regarding excluded matters, please call our client service center for further information.

HYATT LEGAL PLANS, INC. - THE LEADER IN GROUP LEGAL SERVICES

Hyatt Legal Plans, Inc., a MetLife company, has been administering group legal plans since 1981. Since then, we have focused on offering our members easy access to affordable legal services. Hyatt is the nation's leading provider of group legal plans.** We serve over five million plan participants at more than 1,000 major U.S. corporations and have a network of over 10,000 attorneys nationwide with over 22 years of experience.

Monthly Rates through payroll deduction are \$19.50 (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 or 570005.

**Source: National Resource Center for Consumers of Legal Services Legal Plan Letter, September 1996.*

*** Based on covered lives. Source: National Resource Center for Consumers of Legal Services Plan Letter, September 1996.*

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ANNOUNCING NEW COVERAGE AT NO ADDITIONAL COST!

Hyatt Legal Plans, Inc. is pleased to announce three new changes in coverage to the Premier Legal Plan at no additional cost to plan participants. Besides covering issues like estate planning, buying and selling your home and debt matters. The Premier Legal Plan coverage has been expanded to include.

- Identity Theft Defense
- Immigration Assistance
- Traffic Ticket Only (No DUI)

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.

IDENTITY THEFT DEFENSE

This benefit provides Participants 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 as set forth in the Debt Collection Defense coverage. In addition it provides Participants with online help and information about Identity Theft and prevention.

TRAFFIC TICKET ONLY (NO DUI)

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

**If you have any questions regarding your Hyatt Legal Plan, please call
1-800-821-6400.**