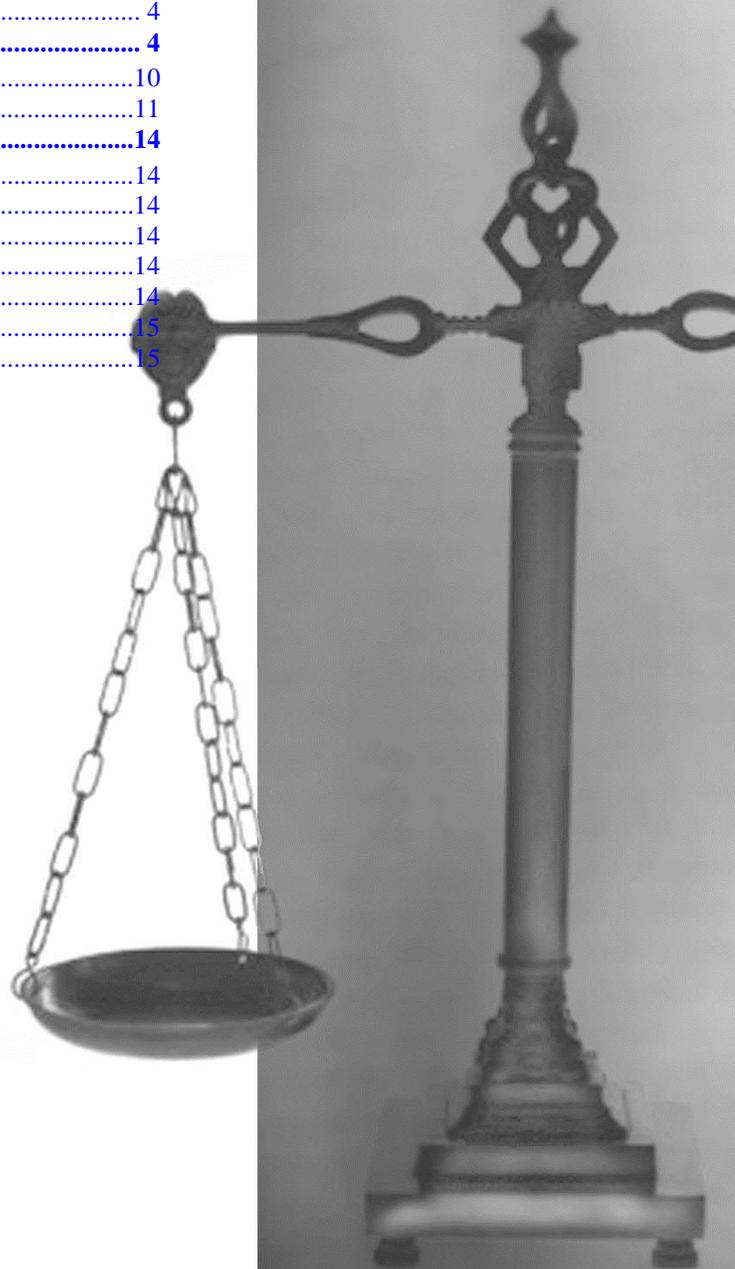

The Group Legal Plan

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THE GROUP LEGAL PLAN

TERMS

Terms that are defined in the Glossary of this SPD are bolded and capitalized when they first appear in the text; thereafter, they will be capitalized wherever used in the text. See the Glossary section for more information.

This Group Legal Plan is a group legal services insurance plan that provides coverage for specified legal services through Hyatt Legal Plans (the Legal Plan). This document is intended to provide a general description of the main features and benefits of the Group Legal Plan. The exact terms and conditions are set forth in the policy.

This Summary Plan Description (SPD) represents a general summary of the features of the Plan. The Plan is administered by Hyatt Legal Plans.

How to Contact Hyatt Legal Plans

You can call the Hyatt Legal Plans Client Service Center at (800) 821-6400 between the hours of 8:00 a.m. to 7:00 p.m. (EST), Monday through Friday (except holidays). You can access the Hyatt Legal Plans website via www.legalplans.com.

HOW THE GROUP LEGAL PLAN WORKS

Legal Services and Benefit Amounts

You have complete freedom of choice in the selection of an Attorney. You may choose a Non-Participating Attorney or a Participating Attorney. Contact the Hyatt Legal Plans Client Service Center or visit the Hyatt Legal Plans website for information about Participating Attorneys in your area.

The choice of an Attorney is a personal decision. Neither the **Employer** nor the Legal Plan will recommend a specific Attorney. You should discuss your legal matter with the Attorney before deciding if the Attorney is the appropriate one to handle your matter. The Attorney's obligation will be only with and to the **Covered Person**. If a Covered Person dies but did not choose an Attorney to close his or her estate, the executor or the administrator of the estate may choose an Attorney for that purpose.

If you choose to use a Participating Attorney, most services are covered in full, regardless of the time required to complete the service. There are some services, however, which are only covered up to a maximum dollar amount. For those services, if the Attorney's fees exceed the maximum limit, you will be responsible for the balance. Note, however, that the Reduced Fee Benefit described above may apply to the balance for services provided by a Participating Attorney who elects to offer this benefit. This is an issue you should clarify with your Participating Attorney from the beginning if you require assistance with a complex covered service. The Participating Attorney Directory identifies the legal services each Participating Attorney has elected to provide at the Participating Attorney rates.

All covered legal services and the relevant dollar limits are listed in the Schedule of Benefits section. For legal services provided by a Non-Participating Attorney, please contact the Client Service Center at (800) 821-6400 for the current fee schedule and reimbursement information. Beyond that, you will be responsible for any and all charges.

Regardless of the Attorney you select, it is a good idea to discuss the matter of fees and how they will be paid as soon as a course of action is decided.

Examples

When Legal Services Are Covered in Full for Services Provided by a Participating Attorney

Assume that you receive legal services for a legal name change, that this service requires four (4) hours of time, and that a Non-Participating Attorney charges \$100 per hour.

	Participating Attorney	Non-Participating Attorney
Total Charge for Service	Contracted rate	\$400
Legal Plan Benefit	Covered in full	Up to \$250
Legal Plan Pays	Full benefit	Maximum benefit of \$250
You Pay	\$0	\$150

When Legal Services Are Covered to the Legal Plan's Benefit Maximum

Assume that you receive legal services for a living trust, that this service requires six (6) hours of time, and that a Participating Attorney and Non-Participating Attorney both normally charge \$100 per hour.

	Participating Attorney	Non-Participating Attorney
Total Charge for Service	\$600*	\$600
Legal Plan Benefit	Covered to maximum benefit	Up to \$325
Legal Plan Pays**	Full cost	Maximum benefit of \$325
You Pay	\$0	\$275

* If the service requires more time to complete than the amount of time covered by the maximum benefit, you are responsible for the additional fees. However, a Participating Attorney who elects to provide the Reduced Fee Benefit may reduce his fees for your share by twenty-five percent (25%).

** Living Trust is covered in full.

Legal Plan Definitions

Attorney: A person licensed to practice law in good standing in the jurisdiction in which he/she provides legal services.

Benefit Year/Plan Year: The period for which the Group Plan provides coverage, usually one (1) year.

Contract Holder/Employer: Allstate Insurance Company.

Covered Person: A person who is enrolled in the Group Legal Plan either as a Participant or a Qualified Dependent.

Family Unit: A Participant and his or her Qualified Dependents enrolled in the Group Legal Plan.

Non-Participating Attorney: An attorney who has not entered into an agreement to participate in the Group Legal Plan and provide legal services at the Group Legal Plan's rates.

Participant: An Employee who is enrolled in the Group Legal Plan. This person is responsible for payment of the premium for the Group Legal Plan.

Participating Attorney: An Attorney who has entered into an agreement with the Underwriting Company to participate in the Group Legal Plan and provide legal services to Covered Persons at the Group Legal Plan's rates.

Qualified Dependent: A person who is eligible for enrollment in the Group Legal Plan as a dependent of a Participant according to the Contract Holder's rules.

Underwriting Company: Hyatt Legal Plans.

How to Get Legal Services

You may visit the web site at www.legalplans.com or call Hyatt Legal Plans' Client Service Center at (800) 821-6400. If you use Hyatt's web site, you will need to log in through the "Members Log In" to gain access to benefits.

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 Participating 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 a Participating Attorney most convenient to you; and
- answer any questions you have about your Legal Plan.

You will need to call the Participating 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-Participating 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 enrolled members based on enrollment in the Plan (i.e., you only coverage or you plus family coverage). All covered members (you, your spouse and dependents) will be referred to in the Schedule of Benefits as Participant(s), unless otherwise noted.

SCHEDULE OF BENEFITS

Legal Service	Coverage Level Maximum Benefit
<p>Administrative Hearings</p> <p>Includes coverage for 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.</p> <p>Excludes family law matters, post judgment matters, litigation of a job-related incident and matters where services are available or are being provided by virtue of an insurance policy.</p> <ul style="list-style-type: none"> ➤ Stipulated settlement without an appearance ➤ Attorney appearance before such board, agency or commission 	<p>Full</p> <p>Full</p>
<p>Adoptions</p> <p>Includes:</p> <p>All legal services and court work in a state or Federal court for an adoption for the Participant and covered Spouse or Domestic Partner (includes relative, step-parent, foster child, agency and non-agency adoptions); and Legitimization of a child for the Participant and covered Spouse or Domestic Partner, including reformation of a birth certificate.</p> <ul style="list-style-type: none"> ➤ Uncontested relative or stepparent adoption, judgment at preliminary hearing <ul style="list-style-type: none"> • Without publication requirement • With publication requirement 	<p>Full</p> <p>Full</p> <p>Full</p>

Legal Service	Coverage Level Maximum Benefit
<ul style="list-style-type: none"> ➤ Uncontested foster child adoption, judgment at preliminary hearing ➤ Uncontested non-agency adoption with preliminary hearing and final hearing ➤ Uncontested agency adoption ➤ Contested adoption 	<p>Full</p> <p>Full</p> <p>Full</p> <p>Full</p>
<p>Child Custody/Child Support</p> <p>This service covers the Participant for legal fees for representation for changing or establishing an uncontested custody/visitation order. It covers preparation of petitions, consent forms and waivers, and representation at any court hearings to establish or modify a child custody order or visitation rights provided all parties are in agreement.</p> <p>If these matters are contested, it is the Participant’s responsibility to pay all fees beyond the first \$400 and all costs.</p> <ul style="list-style-type: none"> ➤ Creation of a child custody, child support, or visitation agreement ➤ Uncontested modification or enforcement of a child custody, child support, or visitation agreement ➤ Contested modification or enforcement of a child custody, child support, or visitation agreement 	<p>Full for uncontested, up to \$400 for contested; includes alimony issues</p> <p>Full</p> <p>Full</p> <p>Coverage up to \$400</p>
<p>Consumer Protection</p> <p>Representation of the participant as a plaintiff, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction and is documented in writing.</p> <p>(Excludes disputes over real estate, construction, insurance or collection activities after a judgment.)</p> <ul style="list-style-type: none"> ➤ Without a civil suit being filed ➤ After filing a civil suit and ending in a settlement without a court appearance ➤ After filing a civil suit and ending in a settlement with a court appearance ➤ By court judgment after a court appearance 	<p>Full</p> <p>Full</p> <p>Full</p> <p>Full</p>
<p>Debt Collection Defense</p> <p>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.</p> <p>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.</p> <ul style="list-style-type: none"> ➤ Defense against contract claims and/or proceedings in execution without a court appearance or the filing of pleadings and ending in a settlement ➤ Defense against contract claims and/or proceedings in execution with a court appearance at a trial, motion, or hearing ➤ Defense against foreclosure of a real estate mortgage without a court appearance or the filing of pleadings and ending in a settlement ➤ Defense against foreclosure of a real estate mortgage with a court appearance at a trial, motion, or hearing 	<p>Full</p> <p>Full</p> <p>Full</p> <p>Full</p>

Legal Service	Coverage Level Maximum Benefit
<p><i>Defendant Civil Action</i></p> <p>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.</p> <ul style="list-style-type: none"> ➤ After suit is filed, the action is settled prior to serving answer on defendant’s behalf ➤ After suit is filed, an answer is served and ending with a court appearance ➤ By court judgment after a court appearance 	<p></p> <p>Full</p> <p>Full</p> <p>Full</p>
<p><i>Document Preparation/Review</i></p> <p>This service covers the review or preparation of any personal legal document of the Participant, such as letters, leases or purchase agreements.</p> <ul style="list-style-type: none"> ➤ Power of Attorney — This service covers the preparation of any power of attorney when the Participant is granting the power. ➤ Mortgage — This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgager. This does not include documents pertaining to business, commercial or rental property. ➤ Deed — This service covers the preparation of any deed for which the Participant is either the grantor or grantee. ➤ Promissory note — This service covers the preparation of any promissory note for which the participant is the payor or payee. ➤ Residential lease agreement (when the Covered Person is the lessee) 	<p></p> <p>Full</p> <p>Full</p> <p>Full</p> <p>Full</p> <p>Review of Lease only</p>
<p><i>Elder Law Matters</i></p> <p>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.</p>	<p>Full</p>
<p><i>Eviction Defense</i></p> <p>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.</p> <ul style="list-style-type: none"> ➤ Without a court appearance ➤ With a court appearance 	<p></p> <p>Full</p> <p>Full</p>

Legal Service	Coverage Level Maximum Benefit
<p>Guardianship/Conservatorship</p> <p>This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is appointed as guardian or conservator. It includes obtaining a 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, or any annual accountings after the initial counting.</p> <ul style="list-style-type: none"> ➤ Uncontested appointment and inventory without an accounting ➤ Uncontested appointment and inventory with an accounting ➤ Contested appointment 	<p>Covered in full including hearing attendance</p> <p>Full</p> <p>Full</p> <p>Full</p>
<p>Identity Theft Defense</p> <ul style="list-style-type: none"> ➤ 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. 	<p>Full</p>
<p>Incompetency Defense</p> <ul style="list-style-type: none"> ➤ 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. 	<p>Full</p>
<p>Juvenile Court Defense</p> <p>This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. In that event this service provides an attorney for the Employee only, including services for Parental Responsibility.</p>	<p>Full</p>
<p>Matrimonial Matters</p> <p>This service is available to the Plan Member only, not to a spouse or dependents, and covers uncontested divorce, dissolution and/or annulment and provides payment for the first 20 (twenty) hours for contested divorce, dissolution and/or annulment. This service includes preparing and filing all necessary pleadings, motions and affidavits, drafting settlement or separation agreements, and representation at the hearing or trial, whether the Plan Member is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued. If these matters are contested, it is the Plan Member's responsibility to pay all fees beyond the first 20 (twenty) hours.</p> <ul style="list-style-type: none"> ➤ Property settlement or separation agreement not in conjunction with an annulment or dissolution of marriage ➤ Uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) without property settlement or separation agreement ➤ Uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) with property settlement or separation agreement ➤ Contested annulment or dissolution of marriage with or without property settlement, child custody, support, or alimony 	<p>Full</p> <p>Full</p> <p>Full</p> <p>First 20 (twenty) hours</p>

Legal Service	Coverage Level Maximum Benefit
<p>Modification or Enforcement of Support Order</p> <p>This service provides for a payment up to the first:</p> <ul style="list-style-type: none"> ➤ Uncontested modification or enforcement without a court appearance ➤ Contested modification or enforcement ending in a settlement without a court appearance ➤ Contested modification or enforcement with a court appearance 	<p>Full</p> <p>Full</p> <p>Coverage up to \$400</p>
<p>Name Change</p> <p>This service covers the participant for all necessary pleadings and court hearings for a legal name change.</p> <ul style="list-style-type: none"> ➤ One Covered Person, only ➤ Each additional Covered Person named in the petition* 	<p>Full</p> <p>Full</p>
<p>Office Consultations and Telephone Advice</p> <p>This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Participating Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Participating 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 Participating Attorney's services. If representation is recommended, but is not covered by the Plan, the Participating Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Participating 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 Participating Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.</p>	<p>Unlimited</p>
<p>Personal Bankruptcy or Wage Earner Plan</p>	
<p>This service covers the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt.</p>	<p>Full</p>
<p>Personal Injury</p>	
<p>Subject to applicable law and court rules, Participating Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.</p>	<p>Unlimited</p>
<p>Probate Proceedings</p>	
<p>This service provides for a payment up to the first \$240 of legal fees for representation in the administration of a deceased Participant's estate. It is the estate's responsibility to pay all fees beyond the first \$240 and all costs. The service includes all of the court proceedings to transfer probate assets from the decedent to the heirs; the correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house; and any tax filings.</p>	<p>Coverage up to \$240</p>
<p>25% Reduced Fee Benefit</p>	
<p>The Participant is entitled to a 25% Discount on all services and fees beyond the consultation or the stated maximum fees.</p>	<p>Unlimited</p>

Legal Service	Coverage Level Maximum Benefit
<p><i>Prenuptial Agreement</i></p> <p>Covers the preparation of an agreement by an Employee and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Employee. The fiancé/partner must have separate counsel or must waive representation.</p>	<p>Full</p>
<p><i>Protection from Domestic Violence</i></p> <p>Covers the Employee only, not the spouse or dependents as the victim of domestic violence. It provides the Employee with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. The service does not include representation in suits for damages, defense of any action, or representation for the offender.</p>	<p>Full</p>
<p><i>Real Estate Matters</i></p> <p>The legal services for the review of documents and the negotiation of terms necessary to conclude the final purchase, sale or refinancing of a one- or two-family dwelling that is the Covered Person's primary residence, as well as Home Equity Loans, primary residence:</p> <ul style="list-style-type: none"> ➤ Home Equity Loans — This service covers the review or preparation of a home equity loan on the Participant's primary residence. ➤ Sale and/or purchase — 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. ➤ Refinancing — 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. ➤ Security Deposit Assistance (Primary Residence – Tenant Only) - This service covers counseling the Participant as a tenant in recovering a security deposit from the Participant's residential landlord for the Participant's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Participant in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witnesses; and preparing the Participant for the small claims trial. The service does not include the Plan Attorney's attendance or representation at small claims trial, collection activities after a judgment or any services relating to post-judgment actions 	<p>Full</p> <p>Full</p> <p>Full</p> <p>Full</p>

Legal Service	Coverage Level Maximum Benefit
<p>Small Claims Assistance</p> <p>This service covers counseling the Participant on prosecuting a small claims action; helping the Participant prepare documents; advising the Participant on evidence, documentation and witnesses; and preparing the Participant for trial. The service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>	Full
<p>Tax Audits</p> <p>This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.</p> <ul style="list-style-type: none"> ➤ Consultation after a notice is received 	Full
<p>Traffic Matters</p> <ul style="list-style-type: none"> ➤ 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. ➤ Restoration of Driving Privileges This service covers the Participant with representation in proceedings to restore the Participant's driving license. 	Full Full
<p>Wills and Trusts</p> <p>The legal services required by a Covered Person for the completion of:</p> <ul style="list-style-type: none"> ➤ 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. ➤ Living Wills — This service covers the preparation of a living will for the Participant. ➤ 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. 	Full Full Full

* Benefits that are covered only if the Participant elects family coverage.

Legal Plan Exclusions

Excluded services are those legal services that are not provided under the Legal 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 Participating 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 matters, including rental issues when the Covered Person is the landlord;
- Patent, trademark and copyright matters;
- Costs or fines;
- Frivolous or unethical matters; or
- Matters for which an attorney-client relationship exists prior to the Covered Person becoming eligible for the Legal Plan benefits

Fee Reimbursement Schedule for Non-Participating Attorneys

This fee schedule describes the maximum amounts that Hyatt Legal Plans will reimburse you for covered legal services provided to you by an attorney not on our panel. Only one fee category per casetype applies to each matter: i.e., the one that best describes the services that were provided. The legal plan provides only for the personal legal matters listed below and once you receive services from a Non-Participating Attorney, you cannot then use a Participating Attorney for the same matter. If you or your attorney has any questions regarding coverage or exclusions, please visit our web site at www.legalplans.com or call (800) 821-6400 and ask to speak with Hyatt’s Payment Administrator before services are provided.

Case Type	The Plan Will Pay Up to a Maximum of:
<p>Advice and Consultation If no further covered services are provided.</p> <ul style="list-style-type: none"> ➤ Office Consultation and Telephone Advice 	\$70
<p>Consumer Protection Consumer Protection Matters Excludes disputes over real estate, construction or insurance. Disputed amount exceeds small claims limit and is evidenced by writing.</p> <ul style="list-style-type: none"> ➤ Correspondence and Negotiation ➤ Filing of Suit, Ending in Settlement or Judgment <p>* Plus Trial Supplement</p>	<p>\$500</p> <p>\$2,000*</p>
<p>Small Claims Assistance Counseling on Preparing Small Claims Complaint and Trial Preparation</p>	\$200
<p>Debt Matters Debt Collection Defense Excludes defense of matters arising from divorce or post-decree actions. Includes repossession and garnishment.</p> <ul style="list-style-type: none"> ➤ Negotiation and Settlement (Consumer Debts) ➤ Negotiation and Settlement after Complaint and Answer Filed (Consumer Debts) ➤ Trial (Consumer Debts) ➤ Negotiation (Foreclosures) ➤ Complaint and Answer Filed, Settlement Negotiations (Foreclosure) ➤ Trial (Foreclosure) <p>* Plus Trial Supplement</p>	<p>\$350</p> <p>\$600</p> <p>\$1,050*</p> <p>\$500</p> <p>\$850</p> <p>\$1,500*</p>
<p>Identity Theft (Correspondence/Notice to Creditors)</p>	\$250
<p>Personal Bankruptcy or Wage Earner Plan</p> <ul style="list-style-type: none"> ➤ Chapter 7 Individual or Member/Spouse ➤ Chapter 13 Individual or Member/Spouse 	<p>\$850</p> <p>\$1,400</p>
<p>Tax Audits</p> <ul style="list-style-type: none"> ➤ Negotiation and Settlement ➤ Audit Hearing (Includes Negotiation & Settlement) 	<p>\$500</p> <p>\$1,200</p>

Case Type	The Plan Will Pay Up to a Maximum of:
<p>Defense of Civil Lawsuits</p> <p><i>Administrative Hearing Representation and Incompetency Defense</i> Excludes defense of matters arising from divorce, post-decree actions or other family law matters.</p> <ul style="list-style-type: none"> ➤ Negotiation and Settlement ➤ Trial <p>* Plus Trial Supplement</p> <p><i>Civil Litigation Defense</i> Excludes defense of matters arising from divorce, post-decree actions or other family law matters.</p> <ul style="list-style-type: none"> ➤ Negotiation and Settlement ➤ Trial <p>* Plus Trial Supplement</p>	<p>\$500</p> <p>\$1,800*</p> <p>\$650</p> <p>\$2,000*</p>
<p>Document Preparation</p> <ul style="list-style-type: none"> ➤ Document Review ➤ Mortgages ➤ Notes ➤ Elder Law Matters (Counseling and document review of only documents pertaining to the participant's parents as affecting the participant) ➤ Deeds 	<p>\$100</p> <p>\$70</p> <p>\$70</p> <p>\$140</p> <p>\$100</p>
<p>Family Law</p> <p><i>Adoption and Legitimization</i></p> <ul style="list-style-type: none"> ➤ Uncontested ➤ Contested <p>* Plus Trial Supplement</p> <p><i>Change or Establishment of Custody Order or Visitation Rights</i></p> <p><i>Divorce, Dissolution and Annulment (Available to Eligible Plan Member only)</i></p> <ul style="list-style-type: none"> ➤ Uncontested ➤ Contested <p><i>Enforcement or Modification of Support Order</i></p> <p><i>Guardianship or Conservatorship</i></p> <ul style="list-style-type: none"> ➤ Uncontested ➤ Contested <p><i>Name Change</i></p> <p><i>Preuptial Agreement (Available to Eligible Plan Member only)</i></p> <p><i>Protection from Domestic Violence (Available to Eligible Plan Member only)</i> Preparation of Paperwork and Attendance at Hearing</p> <p>* Plus Trial Supplement</p>	<p>\$650</p> <p>\$1,500*</p> <p>\$400</p> <p>\$840</p> <p>\$1,000</p> <p>\$400</p> <p>\$650</p> <p>\$1,500*</p> <p>\$400</p> <p>\$750</p> <p>\$425</p>

Case Type	The Plan Will Pay Up to a Maximum of:
<p>Real Estate Matters</p> <p>Eviction and Tenant Problems (Primary Residence — Tenant only)</p> <ul style="list-style-type: none"> ➤ Correspondence and Negotiations \$280 ➤ Eviction Trial Defense \$840* <p>Home Equity Loan (Primary Residence) Applies only to attorney who represents the plan member, not the attorney representing the lending institution. \$350</p> <p>Refinancing of Home (Primary Residence) Applies only to attorney who represents the plan member, not the attorney representing the lending institution. \$350</p> <p>Sale or Purchase of Home (Primary Residence) Applies only to attorney who represents the plan member, not the attorney representing the lending institution. \$500</p> <p>* Plus Trial Supplement</p> <p>Security Deposit Assistance</p> <ul style="list-style-type: none"> ➤ Counseling on preparing Small Claims complaint and trial prep \$150 ➤ Demand letter/negotiations \$250 	
<p>Traffic and Criminal Matters</p> <p>Driving Privileges/Restoration of Suspended License \$385</p> <p>Juvenile Court Defense</p> <ul style="list-style-type: none"> ➤ Negotiation and Settlement \$500 ➤ Trial* \$1,200* <p>* Plus Trial Supplement</p>	
<p>Traffic Defense (No DUI)</p> <ul style="list-style-type: none"> ➤ Plea or Trial at court for Minor Moving Violation \$250 ➤ Plea or Trial for serious Moving Violations Resulting in Jail Time or License Suspension* \$500* <p>* Plus Trial Supplement</p>	
<p>Wills and Estate Matters</p> <p>Living Wills</p> <ul style="list-style-type: none"> ➤ Individual \$75 ➤ Member and Spouse \$80 <p>Powers of Attorney</p> <ul style="list-style-type: none"> ➤ Individual \$65 ➤ Member and Spouse \$75 <p>Probate Proceedings</p> <ul style="list-style-type: none"> ➤ Representation in the Administration of a Deceased Participant’s Estate \$240 <p>Trusts (Revocable and Irrevocable Living Trusts)</p> <ul style="list-style-type: none"> ➤ Individual \$325 ➤ Member and Spouse \$450 <p>Wills and Codicils</p> <ul style="list-style-type: none"> ➤ Individual \$150 ➤ Member and Spouse \$200 	

* Trial Supplement — In addition to fees indicated, we will pay one half of the attorney’s hourly rate for representation in trial beyond the second day of trial for a maximum of \$800 per day up to \$10,000 total trial supplement maximum.

LEGAL PLAN PROVISIONS

IMPORTANT

If any statement in this document conflicts with the applicable insurance policy, the policy will govern.

Coverage Term

When you enroll in the Legal Plan, you commit to a full term and your coverage will remain in effect for the entire Benefit Year as long as you are eligible and pay your premiums. You may cancel your enrollment and change your coverage options only at the end of the Benefit Year or when you experience a qualified change of status event.

Covered Legal Services

If the laws of the jurisdiction where the legal service is furnished use terms that differ from those in the Schedule of Benefits, Hyatt Legal Plans will determine whether there is an equivalent legal service from the Schedule of Benefits. To the extent that Hyatt Legal Plans determines that there is no equivalent legal service, a benefit may not be payable.

Plan Confidentiality, Ethics and Independent Judgment

Use of the Plan and the legal services is confidential. The Participating Attorney will maintain strict confidentiality of the traditional lawyer-client relationship. Your employer will know nothing about your legal problems or the services you use under the Legal Plan. Plan administrators will have access only to limited statistical information needed for orderly administration of the Legal Plan.

No one will interfere with your Participating Attorney's independent exercise of professional judgment when representing you. All attorneys' services provided under the Legal Plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the Legal Plan and he or she will not receive any further instructions, direction or interference from anyone else connected with the Legal Plan. The attorney's obligations are exclusively to you. The attorney's relationship is exclusively with you. Hyatt Legal Plans, Inc., or the law firm providing services under the Legal Plan is responsible for all services provided by their attorneys.

You should understand that the Legal Plan has no liability for the conduct of any Participating Attorney. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the Legal Plan. You have the right to retain at your own expense any attorney authorized to practice law in your state.

Participating Attorneys will refuse to provide services if the matter is clearly without merit, frivolous or for the purpose of harassing another person. If you have a complaint about the legal services you have received or the conduct of an attorney, call Hyatt Legal Plans at (800) 821-6400. Your complaint will be reviewed and you will receive a response within two business days of your call.

You have the right to retain at your own expense any attorney authorized to practice law in your state. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the plan.

Court Awarded Fees

In the event a court awards Attorney fees in a matrimonial legal matter, the amounts payable under the Legal Plan must be used to offset the Attorney's total fees for such legal services.

Other Charges

Both Participating Attorneys and Non-Participating Attorneys may charge you for court costs, filing fees, subpoena fees, witness fees, and other expenses. The Legal Plan pays for Attorney's professional legal fees only. All other costs are your responsibility. It is suggested that you ask your Attorney for an estimate of these costs before legal work begins.

Denials of Coverage

If you are denied coverage by Hyatt Legal Plans or by any Participating Attorney, you may appeal by sending a letter to:

Hyatt Legal Plans, Inc.
Director of Administration
1111 Superior Avenue, 8th Floor
Cleveland, Ohio 44114-2507

(For Florida plans contact Hyatt Legal Plans of Florida, Inc. at the above address.)

The Director will issue Hyatt Legal Plans' final determination within 60 days of receiving your letter. This determination will include the reasons for the denial with reference to the specific Plan provisions on which the denial is based and a description of any additional information that might cause Hyatt Legal Plans to reconsider the decision, an explanation of the review procedure and notice of the right to bring a civil action under Section 502(a) of ERISA.

Portability Procedures

If you wish to continue your legal plan benefit after retiring or terminating employment with Allstate, you must enroll within 30 days of your termination/retirement from Allstate.

To apply for portable enrollment:

- An employee needs to call Hyatt's Client Service Center at (800) 821-6400, Monday – Friday (8:00 a.m. – 7:00 p.m. ET). A highly trained 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.
- 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 at (800) 821-6400.