

## The Aldine Independent School District Custom Benefit Definitions & Reimbursements

	Network	
	IN	OUT-OF
<b>ADVICE AND CONSULTATION</b>		
<b>Office Consultation</b> 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, although it is not intended to provide the Participant with continuing access to a Plan Attorney in order to undertake his or her own representation.	Fully Covered	\$50
<b>Telephone Advice</b> (see definition above)	Fully Covered	\$50
<b>CONSUMER PROTECTION MATTERS</b>	IN	OUT-OF
<b>Consumer Protection Matters</b> This service covers the Participant as plaintiff for representation, 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. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.		
<ul style="list-style-type: none"> <li>Correspondence and Negotiation</li> </ul>	Fully Covered	\$300
<ul style="list-style-type: none"> <li>Filing of Suit, Ending in Settlement or Judgment</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$10,000
<b>DEFENSE OF CIVIL LAWSUITS</b>	IN	OUT-OF
<b>Administrative Hearing Representation</b> 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 government action. It does not apply where services are available or are being provided by virtue of a homeowner or vehicle insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$300
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$10,000
<p>** No service, including advice and 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 above.</p>		



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\* Trial Supplement – In addition to fees indicated for trials, we will pay one half 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 for out-of-network service.

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DEFENSE OF CIVIL LAWSUITS (continued)	IN	OUT-OF
<p><b>Civil Litigation Defense</b> 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 counter, third party or cross claims.</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$450
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,500
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$10,000
<p><b>Incompetency Defense</b> 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>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$300
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,800
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$10,000
DOCUMENT PREPARATION AND REVIEW	IN	OUT-OF
<p><b>Affidavits</b> This service covers preparation of any affidavit in which the Participant is the person making the statement.</p>	Fully Covered	\$75
<p><b>Deeds</b> This service covers the preparation of any deed for which the Participant is either the grantor or grantee.</p>	Fully Covered	\$100
<p><b>Demand Letters</b> 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.</p>	Fully Covered	\$75
<p><b>Document Review</b> This service covers the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.</p>	Fully Covered	\$100
<p><b>Elder Law Matters</b> 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 home agreements, powers of attorney, living wills and wills. The service also includes preparing deeds involving the parents when the Participant is either the grantor or grantee; and preparing promissory notes involving the parents when the Participant is the payor or payee.</p>	Fully Covered	\$100
<p><b>Mortgages</b> This service covers the preparation of any mortgage or deed of trust for which the Participant is the mortgagor.</p>	Fully Covered	\$70
<p><b>Notes</b> This service covers the preparation of any promissory note for which the Participant is the payor or payee.</p>	Fully Covered	\$70

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ESTATE PLANNING DOCUMENTS	IN	OUT-OF
<b>Living Wills</b> This service covers the preparation of a living will for the Participant.		
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$60
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$70
<b>Powers of Attorney</b> This service covers the preparation of any power of attorney when the Participant is granting the power.		
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$65
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$75
<b>Wills and Codicils (Including Simple Support Trust for Minor Children)</b> 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.		
<ul style="list-style-type: none"> <li>Individual</li> </ul>	Fully Covered	\$150
<ul style="list-style-type: none"> <li>Member and Spouse</li> </ul>	Fully Covered	\$175
FAMILY LAW	IN	OUT-OF
<b>Uncontested Adoption</b> 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.	Fully Covered	\$500
<b>Divorce, Dissolution and Annulment (Uncontested)</b> This service is available to the Plan Member only, not to a spouse or dependents, and only applies as long as the spouse does not hire an attorney or file a responsive pleading that contests any portion of the case. This service includes preparing and filing all necessary pleadings and affidavits, drafting settlement or separation agreements and representation at an uncontested hearing. If a case is contested, the Plan Member must pay all legal fees. This service cannot be used as a "credit" toward a contested case. This service does not include disputes that arise after a decree is issued.	Fully Covered	\$750
<b>Name Change</b> This service covers the Participant for all necessary pleadings and court hearings for a legal name change.	Fully Covered	\$250

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\* Trial Supplement – In addition to fees indicated for trials, we will pay one half 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 for out-of-network service.

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FINANCIAL MATTERS	IN	OUT-OF
<p><b>Debt Collection Defense</b> This benefit 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.</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$300
<ul style="list-style-type: none"> <li>Negotiation and Settlement after Complaint and Answer Filed</li> </ul>	Fully Covered	\$600
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,000
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$10,000
<p><b>Identity Theft Defense</b> 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 matters; or any matter where the creditor is affiliated with the Sponsor or Employer.</p>	Fully Covered	\$250
<p><b>Personal Bankruptcy or Wage Earner Plan</b> 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>		
<ul style="list-style-type: none"> <li>Chapter 7 Individual or Member/Spouse</li> </ul>	Fully Covered	\$750
<ul style="list-style-type: none"> <li>Chapter 13 Individual or Member/Spouse</li> </ul>	Fully Covered	\$1,100
IMMIGRATION	IN	OUT-OF
<p><b>Immigration Assistance</b> 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.</p>	Fully Covered	\$250
JUVENILE MATTERS	IN	OUT-OF
<p><b>Juvenile Court Defense</b> This service covers the defense of a Plan Member and Plan Member's dependent child in any juvenile court matter, provided there is no conflict of interest between the Plan Member and child. In that event, this service provides an attorney for the Plan Member only including services for Parental Responsibility.</p>		
<ul style="list-style-type: none"> <li>Negotiation and Settlement</li> </ul>	Fully Covered	\$500
<ul style="list-style-type: none"> <li>Trial</li> </ul>	Fully Covered	\$1,200
<ul style="list-style-type: none"> <li>Plus Trial Supplement for Out-of-Network Service*</li> </ul>		\$10,000

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	IN	OUT-OF
<b>PERSONAL INJURY</b>		
Personal Injury (25% Network Maximum) Subject to applicable law and court rules, Plan 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.		
<b>PROBATE</b>		
Probate (10% Network Reduced Fee) Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee of 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.		
<b>TRAFFIC &amp; CRIMINAL MATTERS</b>		
Felony Defense This service covers representation for Participants in defense of any criminal felony charge. Representation includes court hearings, negotiation with the prosecutor and trial.		
• Negotiated Plea	Fully Covered	\$650
• Trial	Fully Covered	\$1,750
• Plus Trial Supplement for Out-of-Network Service*		\$10,000
Habeas Corpus This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.	Fully Covered	\$420
Misdemeanor Defense This service covers representation for Participants in defense of any criminal misdemeanor charge except those relating to traffic or driving under influence charges. Representation includes court hearings, negotiation with the prosecutor and trial. It does not include representation of a felony charge that is subsequently reduced to a misdemeanor.		
• Negotiation and Settlement	Fully Covered	\$500
• Trial	Fully Covered	\$1,250
• Plus Trial Supplement for Out-of-Network Service*		\$10,000
Traffic Ticket Defense (Including DUI) This service covers representation of the Participant in defense of any traffic ticket or driving under influence charge, including court hearings, negotiation with the prosecutor and trial. It does not cover vehicular homicide.		
• Negotiated Plea	Fully Covered	\$400
• Trial	Fully Covered	\$1,000
• Plus Trial Supplement for Out-of-Network Service*		\$10,000
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.		
• Plea or Trial at Court	Fully Covered	\$210
• Plea or Trial at Court for serious moving violations resulting in jail time or license suspension	Fully Covered	\$500
• Plus Trial Supplement for Out-of-Network Service*		\$10,000



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**A**  
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