

# Your Benefits: **Group Legal Plan**



## Benefits Information by Phone

The HR/Payroll Service Center can answer many of your benefits questions. Call 734-615-2000 or 866-647-7657 (toll free for off-campus long-distance calling within the U.S.). Service Center Representatives are available by phone to assist you 8:00 a.m. – 5:00 p.m, Monday – Friday. Have your UMID number handy when you call.

## Office Hours and Locations

You can meet with a benefits consultant on a walk-in basis.

### U-M Ann Arbor Campus

Benefits Office

Wolverine Tower — Low Rise G405

3003 South State Street

Ann Arbor, MI 48109-1278

8:00 a.m. – 5:00 p.m., Monday – Friday

734-763-0363, fax

### U-M Flint Campus

UHR-Flint

213 University Pavilion

303 East Kearsley

Flint, MI 48502-1950

8:00 a.m. – 5:00 p.m., Monday – Friday

810-762-3150, phone

810-766-6711, fax

## Telephone Services for People who are Deaf, Hard of Hearing, or have Speech Impairments

TTY/TDD phone service is available through the Michigan Relay Center. Call 800-649-3777 and ask the operator to connect you to the HR/Payroll Service Center at 734-615-2000 or 866-647-7657 (toll free). Service Center representatives will be happy to assist you.

*Every effort has been made to ensure the accuracy of this book. However, if statements in this book differ from applicable contracts, certificates, and riders, then the terms of those documents will prevail. All benefits are subject to change.*

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## Limitations

The University in its sole discretion may modify, amend, or terminate the benefits provided in this booklet with respect to any individual receiving benefits, including active employees, retirees, and their dependents. Although the University has elected to provide these benefits this year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the University modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the University's right to modify, amend or terminate them.

# Group Legal Plan

The University of Michigan Group Legal Plan was established to provide personal legal services for eligible faculty and staff members, their spouses, other qualified adults, dependent children, and dependent children of their spouse or OQA. If you choose to join the Legal Plan, the coverage available to you and your family through the Group Legal Plan can help you with many of your personal legal needs.

This summary provides general information about the Plan, i.e., who is eligible to receive benefits under the Plan, what those benefits are, and how to obtain benefits.

Hyatt Legal Plans, Inc. has been selected to provide legal plan benefits. The services will be provided through the panel of carefully selected participating law firms. Lawyers in this network are called Plan attorneys. These arrangements are described in detail in this booklet.

The actual provisions of the plan are set out in a written document maintained by your employer. All statements made in this booklet are subject to the provisions and terms of that document, which controls in the event of conflict with this summary.

[www.umich.edu/~benefits/](http://www.umich.edu/~benefits/)

# Eligibility

## Who is eligible to participate in the plan?

Regular, nonbargained-for University faculty and staff members who:

- have at least a 50% appointment, and
- have departmental funding for a minimum of four continuous months, and
- GSRA's who have at least a 25% appointment and department funding for a minimum of four continuous months.
- Research Fellows who have more than a 0% appointment and University funding. Stipend money is not eligible.
- Benefit-Eligible Fellowship Holders
- Benefit-Eligible Medical School Students

Regular, bargained-for University staff members who are members of:

- the Michigan Nurses Association (MNA);
- the Police Officers Association of Michigan (POAM);
- the University of Michigan Skilled Trades (Trades);
- the House Officers Association (HOA);
- the International Union of Operating Engineers (IUOE);
- the American Federation of State, County, and Municipal Employees (AFSCME);
- Graduate Employees Organization (GEO), or
- Lecturers Employee Organization (LEO).

Temporary hourly wage staff are not eligible.

“Dependent” means your lawful spouse or OQA, and children who are:

- (1) under 25 years old (or any age if incapable of self-support due to a disability). Coverage ends at the end of the month the child turns age 25.
- (2) unmarried, and
- (3) who are:
  - (a) your child(ren) by birth or adoption, and/or your legal dependents; or,
  - (b) child(ren) of your spouse or OQA who are (i) in the custody and care of and legally dependent upon your spouse or OQA, and (ii) who reside in your household; or,
  - (c) child(ren) for whom you have legal guardianship, who reside with you as members of your household, and are legally dependent upon you; or,
  - (d) your child(ren) by birth or adoption who do not reside with you but for whom you have legal responsibility.

# Enrollment

You may enroll as “member only,” as “member plus one,” or “member plus two or more.”

- If you enroll in the “member only” level, only you will be entitled to receive services covered by the plan.
- If you enroll in the “member plus one” level, only you and your spouse or OQA or one dependent child are entitled to receive services covered by the plan.
- If you enroll in the “member plus two or more” level, you and all your eligible dependents are entitled to receive services covered by the plan, unless otherwise noted in the benefit descriptions.

If you need legal assistance with services where both you and your spouse or OQA are required to sign legal documents — such as in real estate matters — you must enroll at the level of “member plus one” or “member plus two or more” in order for these services to be fully paid by the plan.

During the annual Open Enrollment period, you can change or update your benefits selection. An eligible faculty or staff member may choose to join or drop out of the Group Legal Plan at that time. Once enrolled, the Plan has a minimum participation period of one calendar year.

If you become eligible to enroll after the annual Open Enrollment period, you can elect to participate in the Group Legal Plan by enrolling within 60 days of achieving benefits eligibility. If your enrollment takes place outside the annual Open Enrollment period due to your becoming newly eligible to enroll, the Plan requires that you remain enrolled for the balance of the calendar year during which you initially enrolled.

## When Coverage Begins

Generally, Plan coverage becomes effective on the date of the following:

- the first day of the month in which your employer has agreed to provide the Plan (typically January 1) for the elections you made during the previous Open Enrollment period.
- on your service date or date you became newly eligible for the plan.

## When Coverage Ends

Your ability to receive legal services under the Plan ends if you are no longer an eligible faculty or staff member, you retire, or you choose to drop out of the Plan during future annual Open Enrollment periods.

If you cease to be eligible to participate in the plan or your employment with the University ends, the Plan will cover the legal fees for those covered services that were opened and pending during the period you were enrolled in the Plan. Of course, no new matters may be started after you become ineligible.

## Amendment or Termination

While your employer expects to continue to offer participation in the University of Michigan Group Legal Plan, it reserves the right to amend or terminate the Plan at any time. If the Plan is terminated, all covered services then in process will be handled to their conclusion under the Plan.

## Administration and Funding

The Legal Plan is provided for and administered through a contract with Hyatt Legal Plans, Inc. Hyatt Legal Plans makes all determinations regarding attorneys’ fees and what constitutes covered services. All contributions collected from faculty or staff members electing this coverage are paid to Hyatt Legal Plans, Inc.

## Cost of the Plan

You pay the cost of the Plan through aftertax payroll deductions, based on the coverage level you selected at the time you enrolled.

# How to Get Legal Services

To use the University of Michigan Group Legal Plan, call Hyatt Legal Plans' Client Service Center at

**800-821-6400**

Monday through Thursday, from 8:00 a.m. to 7:00 p.m., and Friday from 8:00 a.m. to 6:00 p.m., Eastern Time. Be prepared to identify yourself as a participant in the University of Michigan Group Legal Plan and to give your Social Security number. If you are a spouse, OQA or an eligible dependent child of an eligible person, you will need the Social Security number of the faculty or staff member through whom you are eligible.

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 an authorization number which is similar to a claim number (you will need a new authorization 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 the University of Michigan Group Legal Plan.

You then call the Plan attorney to schedule an appointment at a time convenient to you. Evening and Saturday appointments are available.

If you choose, you may use a non-Plan attorney by advising the client service representative during your call for authorization. In a few areas, where there are no participating law firms, you will be asked to select your own attorney. In both of these circumstances, Hyatt Legal Plans will reimburse you for these non-Plan attorney's fees in accordance with a set fee schedule.

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You **must** call Hyatt Legal Plans, as described above, prior to contacting any attorney. Plan benefits will be denied if you do not call first.

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# Plan Confidentiality, Ethics and Independent Judgment

Your use of the Plan and the legal services is confidential. The Plan 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 Plan. Plan administrators will have access only to limited statistical information needed for orderly administration of the Plan. No one will interfere with your Plan attorney's independent exercise of professional judgment when representing you. All attorneys' services provided under the Plan are subject to ethical rules established by the courts for lawyers. The attorney will adhere to the rules of the Plan and he or she will not receive any further instructions, direction or interference from anyone else connected with the 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 Plan is responsible for all services provided by their attorneys. You should understand that the Plan has no liability for the conduct of any Plan attorney.

Plan 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.

# Covered Services

The University of Michigan Group Legal Plan entitles you and your eligible dependents to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions which must be met. Please take time for you and your family to read the description of benefits carefully.

All benefit definitions are shown at the “member plus two or more” level of coverage available under the University of Michigan Group Legal Plan.

- If you have chosen the “member only” level of coverage, only you are entitled to the services described.
- If you are enrolled in the “member plus one” level, only you and your spouse or OQA or one dependent child are entitled to receive covered services.
- If you are enrolled in the “member plus two or more” level, you and all your eligible dependents are entitled to receive covered services, unless otherwise noted in the benefit descriptions.

The following services are covered under the Plan.

## Advice and Consultation

**Office Consultation.** This benefit provides the opportunity to discuss with an attorney any personal legal problems which are not specifically excluded or prohibited matters. During the consultation, the attorney will explain the participant’s rights, point out his or her options and, if needed, 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 undertake his or her own representation.

**Telephone Advice.** This benefit provides the opportunity to discuss with an attorney any personal legal problems which are not specifically excluded or prohibited matters. The Plan attorney will explain the participant’s rights, point out his or her options and, if needed, 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 which would allow the participant to undertake his or her own representation.

## Debt Matters

**Debt Collection Defense.** This benefit provides participants with negotiation with creditors for a repayment schedule, limiting creditor harassment, and representation in defense of any action for personal debt collection, foreclosure, repossession, or garnishment, up to and including trial if necessary. It does not include defense against a judgment, vacating a judgment, counter claims, cross claims, bankruptcy, any action arising out of divorce or post-decree matters, or any matter where the creditor is affiliated with the University of Michigan.

## Defense of Civil Lawsuits

**Civil Litigation Defense.** This benefit covers the participant for defense of civil proceedings in a trial court of general jurisdiction or before an administrative agency or a local, state, or federal agency. 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 divorce, paternity matters, post-decree defense or litigation of a job-related incident.

## Document Preparation

**Deeds.** This benefit includes the preparation of any deed for which the participant is either the grantor or grantee.

**Demand Letters.** This benefit covers the preparation of letters which demand money, property or some other property interest of the participant, except an interest which is an excluded service, mailing them to the addressee and forwarding and explaining any response to the participant. Negotiations and representation in litigation are not included.

**Document Review.** Any personal legal document of the participant will be reviewed by a Plan attorney.

**Mortgages.** This benefit includes the preparation of any mortgage for which the participant is the mortgagor.

**Notes.** This benefit includes the preparation of any promissory note for which the participant is the payor or payee.

## Family Law

**Name Change.** This benefit covers the participant for all necessary pleadings and court hearings for a legal name change.

**Uncontested Adoption.** All uncontested governmental agency and step-parent adoptions are fully covered for the participant and spouse or OQA. If an adoption becomes contested, the member or spouse or OQA must pay all additional legal fees.

## Uncontested Guardianship or Conservatorship.

This service covers establishing a guardianship or conservatorship over a person and his or her estate by the member or spouse or OQA. It includes obtaining a temporary guardianship or conservatorship if necessary, gathering any necessary medical evidence, preparing the paperwork and attending the hearing. If the proceeding becomes contested, the member, spouse, or OQA must pay all the additional legal fees. This benefit does not include representation of the person over whom guardianship or conservatorship is sought, or any proceedings involving annual accountings once guardianship or conservatorship has been established.

## Real Estate Matters

**Eviction Defense.** This benefit provides representation for the participant as a residential tenant, in case of eviction, up to and including a trial defense, if necessary.

**Refinancing of Home.** This benefit includes the review or preparation, by an attorney representing the participant, of all relevant documents (including the mortgage, deed and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of a participant's primary residence. 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, unimproved land, rental property or property held for business or investment. The sale or purchase of a home, and home equity loans are not included under this benefit.

**Sale or Purchase of Home.** This benefit includes the review or preparation, by an attorney representing the participant, of all relevant documents (including the purchase agreement, mortgage, deed and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a participant's primary residence. The benefit also includes attendance of an attorney at closing, in cities where it is the custom to do so. It does not include services provided by any attorney representing a lending institu-

tion or title company. The benefit does not include the sale or purchase of a second home, vacation property, unimproved land, rental property or property held for business or investment. Refinancings and home equity loans are not included under this benefit.

**Tenant Negotiations.** This service assists the participant as a tenant with matters involving leases, security deposits or other disputes with a residential landlord. It does not include representation in a lawsuit.

## **Wills and Estate Planning**

**Living Wills.** This benefit covers the preparation of a living will for the participant.

**Powers of Attorney.** This benefit includes the preparation of any power of attorney when the participant is granting the power.

**Trusts.** This benefit includes the preparation of a living trust for the participant. It does not include financial or tax planning.

**Wills and Codicils.** This benefit covers the preparation of a will for the participant. The creation of any testamentary trust, other than a simple support trust for minor children, is not covered. The benefit includes the preparation of codicils, or will amendments. It does not include financial or tax planning.

**[www.legalplans.com](http://www.legalplans.com)**

**To access University of Michigan legal plan information,  
use the password 2100010 for “member only,” or  
2110010 for “member plus family.”**

# Services Not Covered – Exclusions

Certain matters are excluded from coverage under the Plan. No services, not even a consultation, can be provided on the following matters:

- Payment made to a third party (someone other than the attorney) such as costs, witness fees, transcripts, recording fees, filing fees, fines, penalties, judgments or orders of restitution ordered by any court;
- Appeals, class actions, interventions, derivative actions and amicus curiae filings;
- Business, farm, commercial or rental property transactions, including any legal services which would ordinarily be deductible under the Internal Revenue Code as a necessary expense of doing business;
- Admiralty, patents, trademarks and copyrights;
- Tax return preparation;
- Disputes or proceedings involving the University of Michigan or any of its divisions or affiliated organizations;
- Disputes, claims or proceedings involving Hyatt Legal Plans, Inc., MetLife, or any affiliates, any participating law firm or attorney, or the Plan;
- Matters for which you are or have been receiving legal services before you received an authorization number;
- Matters handled by an attorney who is not a Plan attorney, unless you have received Hyatt's authorization to select a non-Plan attorney;
- Matters which Hyatt Legal Plans deems frivolous, non-meritorious or unethical;
- Services on behalf of a spouse, OQA or dependent where you are an adversary;
- Any employment-related matters. This includes, but is not limited to, disputes or proceedings involving the University of Michigan or any of its affiliates, any employee benefit or any agents, officers or employees of these groups, or claims for Workers' Compensation or Unemployment Compensation;
- Any bankruptcy or debt proceeding that would result in the discharge or collection delay of a debt owed to the University of Michigan, its subsidiaries or affiliates, or any benefit plan established, maintained or administered by the University of Michigan, its subsidiaries or affiliates.

# Denial of Coverage and Appeal Procedures

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

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

The Director will issue Hyatt Legal Plans' final determination within 30 days of receiving your letter.

# Other Special Rules

In addition to the coverages and exclusions listed, there are certain rules for special situations. Please read this section carefully.

## **What if other coverage is available to you?**

If you are entitled to receive legal representation provided by any other organization such as an insurance company or a government agency, or if you are entitled to legal services under any other legal plan, coverage will not be provided under this Plan. However, if you are eligible for legal aid or Public Defender services, you will still be eligible for benefits under this Plan, so long as you meet the eligibility requirements.

## **What if you are involved in a legal dispute with your dependents?**

You may need legal help with a problem involving your spouse, OQA or your children. In some cases, both you and your dependent may need an attorney. If it would be improper

for one attorney to represent both you and your dependent, only you will be entitled to representation by the plan attorney. Your dependent will not be covered under the Plan.

## **What if you are involved in a legal dispute with another faculty or staff member?**

If you or your dependents are involved in a dispute with another eligible member or that member's dependents, Hyatt Legal Plans will arrange for legal representation with independent and separate counsel for both parties.

## **What if the court awards attorneys' fees as part of a settlement?**

If you are awarded attorney's fees as part of a court settlement, the Plan must be repaid from this award to the extent that it paid the fee for your attorney.

# Additional Information

**Name of Plan:**

The University of Michigan Group Legal Plan

**Plan Sponsor:**

The University of Michigan

**Type of Plan:**

Welfare Benefit Plan for pre-paid legal services

**Plan Administrator:**

The University of Michigan  
Group Legal Plan Administrator  
Wolverine Tower — Low Rise G405  
3003 South State Street  
Ann Arbor, MI 48109-1278

**Provider of Benefits:**

Hyatt Legal Plans, Inc.  
1111 Superior Avenue  
Cleveland, Ohio 44114-2507  
800-821-6400

**Plan Year:**

January 1-December 31

If you are having any kind of problem, please call Hyatt Legal Plans at 800-821-6400. A Hyatt Legal Plans representative will help you solve the problem to your satisfaction.

### **Published by**

Benefits Office  
University of Michigan  
Wolverine Tower — Low Rise G405  
3003 South State Street  
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PHONE 734-615-2000 or  
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FAX 734-763-0363

EMAIL [benefits.office@umich.edu](mailto:benefits.office@umich.edu)

WEB [www.umich.edu/~benefits/](http://www.umich.edu/~benefits/)

### **Benefits AnswerLine**

To hear recorded information and have benefits information and forms faxed directly to your home or office fax machine, call the Benefits AnswerLine at 734-647-2375. Select category 6150. A greeting and series of prompts will guide you to the information you want. To have a directory of the available forms and recorded information sent to your fax machine, select category 2600 and request item 6250.

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***The Benefits Office is a unit of  
University Human Resources (UHR)***

Laurita Thomas

*Associate Vice President for Human Resources*

Marty Eichstadt

*Director, Benefits Office*

### **Board of Regents of the University of Michigan:**

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### **Nondiscrimination Policy Statement**

The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action, including Title IX of the Education Amendments of 1972 and Section 504 of the Rehabilitation Act of 1973. The University of Michigan is committed to a policy of nondiscrimination and equal opportunity for all persons regardless of race, sex, color, religion, creed, national origin or ancestry, age, marital status, sexual orientation, gender identity, gender expression, disability, or Vietnam-era veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity and Title IX/Section 504 Coordinator, Office of Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388. For other University of Michigan information call 734-764-1817.



*Benefits Office*

*U-M Ann Arbor Campus*

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