

**THE METLAW®
GROUP LEGAL PLAN**

SUMMARY PLAN DESCRIPTION
For Plan Year 2015

Smart. Simple. Affordable.®

Hyatt Legal Plans

A MetLife® Company

INTRODUCTION

The MetLaw Group Legal Plan (the “Plan”) was established to provide personal legal services for eligible Sprint Corporation (“Sprint”) employees, their spouse, domestic partner, and dependent children. This summary provides general information about the Plan, who is eligible to receive benefits under the Plan, what those benefits are, how to obtain benefits and what your rights under ERISA are. If you have any questions that are not answered, please contact Sprint’s Voluntary Benefits Help Line at 1-888-693-1388, option 5.

Hyatt Legal Plans, Inc., a subsidiary of MetLife, has been selected to provide the legal plan benefits. The services will be provided through a panel of carefully selected participating law firms. Lawyers in this network are called Plan Attorneys. The Plan is described in detail in this summary. The actual provisions of the Plan are set out in the Hyatt Legal Agreement. All statements made in this booklet are subject to the provisions and terms of that document, which control in the event of conflict with this summary.

HOW TO GET LEGAL SERVICES

Website

To use the Plan visit the Hyatt Legal Plan Website at www.metlife.com/mybenefit or contact Sprint’s Voluntary Benefits Help Line at 1-888-693-1388, option 5.

On this site you can choose the following options:

- How Do I Use the Plan?
- Covered Services
- Identity Theft
- Plan Attorney Locator
- Obtain Case Number
- Legal documents for Your Parents
- Life Guide
- Self-Help Document / Forms
- Contact Us

Client Service Center

You may also use the Plan by calling Hyatt Legal Plans' Client Service Center on the Voluntary Benefits Help Line at **1-888-693-1388 (option 5)**, Monday – Friday 8 a.m. to 7 p.m., Central Time. The Client Service Representative who answers your call will:

- Verify your eligibility for services.
- Make an initial determination of whether and to what extent your case is covered (the Plan Attorney will make the final determination of coverage).
- Give you a Case Number, which is similar to a claim number (you will need a new Case Number for each new case you have).
- Give you the telephone number of the Plan Attorney most convenient to you.
- Answer any questions you have about the 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 select your own attorney. Also, 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 attorneys' fees in accordance with a set fee schedule.

For services to be covered, you or your eligible dependents must have obtained a Case Number, retained an attorney and the attorney must begin work on the covered legal matter while you are an eligible member of the plan.

WHAT SERVICES ARE COVERED

The 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 that must be met. Please take time to read the description of benefits carefully.

All benefits are available to you, your spouse, domestic partner and dependents, unless otherwise noted.

ADVICE AND CONSULTATION

Office Consultation and Telephone Advice

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

CONSUMER PROTECTION

Consumer Protection Matters

This service covers the Participant as a 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. The controversy must be evidenced by a written document such as a sales slip, contract, note or warranty. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.

Personal Property Protection

This service covers counseling the Participant over the phone or in the office on any personal property issue such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements. Counseling on pursuing or defending small claims actions is also included. The service also includes reviewing any personal legal documents and preparing promissory notes, affidavits and demand letters.

Small Claims Assistance

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.

DEBT MATTERS

Debt Collection Defense

This service provides Participants with an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, up to and including trial if necessary. It includes a motion to vacate a default judgment. 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.

Identity Theft Defense

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

Personal Bankruptcy or Wage Earner Plan

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.

Tax Audits

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.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation

This service covers Participants in defense of civil proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family law matters, post judgment matters or litigation of a job-related incident.

Civil Litigation Defense

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

Incompetency Defense

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

DOCUMENT PREPARATION

Affidavits

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

Deeds

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

Demand Letters

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

Document Review

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

Elder Law Matters

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

Mortgages

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

Promissory Notes

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

FAMILY LAW

Adoption and Legitimization (Contested and Uncontested)

This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered.

Guardianship or Conservatorship (Contested and Uncontested)

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 accounting.

Name Change

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

Prenuptial Agreement

This service covers the preparation of an agreement by a Plan Member 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 Plan Member. The fiancé/partner must have separate counsel or must waive representation.

Protection from Domestic Violence

This service covers the Plan Member only, not the spouse or dependents, as the victim of domestic violence. It provides the Plan Member 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.

IMMIGRATION

Immigration Assistance

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

PERSONAL INJURY

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.

REAL ESTATE MATTERS

Boundary or Title Disputes (Primary Residence)

This service covers negotiations and litigation arising from boundary or title disputes involving a Participant's primary residence, where coverage is not available under the Participant's homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

Eviction and Tenant Problems (Primary Residence – Tenant Only)

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

Home Equity Loans (Primary Residence)

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

Home Equity Loans (Second or Vacation Home)

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

Property Tax Assessment (Primary Residence)

This service covers the Participant for review and advice on a property tax assessment on the Participant's primary residence. It also includes filing the paperwork; gathering the evidence; negotiating a settlement; and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Refinancing of Home (Second or Vacation Home)

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 second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

Sale or Purchase of Home (Second or Vacation Home)

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

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. This 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.

Zoning Applications

This service provides the Participant with the services of a lawyer to help get a zoning change or variance for the Participant's primary residence. Services include reviewing the law, reviewing the surveys, advising the Participant, preparing applications, and preparing for and attending the hearing to change zoning.

TRAFFIC AND CRIMINAL MATTERS

Juvenile Court Defense

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 Plan Member only, including services for Parental Responsibility.

Restoration of Driving Privileges

This service covers the Participant with representation in proceedings to restore the Participant's driving license.

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.

WILLS AND ESTATE PLANNING

Living Wills

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

Powers of Attorney

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

Probate (10% Network Discount)

Subject to applicable law and court rules, Plan Attorneys will handle probate matters at a fee 10% less than the Plan Attorney's normal fee. It is the Participant's responsibility to pay this reduced fee and all costs.

Trusts

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

Wills and Codicils

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

Exclusions

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

- Employment-related matters, including Sprint benefits or statutory benefits
- Matters involving Sprint, MetLife® and affiliates, and Plan Attorneys
- Matters in which there is a conflict of interest between the Employee, spouse, domestic partner 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 Participant is the landlord
- Patent, trademark and copyright matters
- Costs or fines
- Frivolous or unethical matters
- Matters for which an attorney-client relationship exists prior to the Participant becoming eligible for plan benefits

ELIGIBILITY

To be eligible for legal services under the Plan, you must have enrolled during the annual enrollment period. If you become an eligible employee after the annual enrollment period, you can elect to participate in the Plan by enrolling by the 30th calendar day after your date of hire, rehire, or eligibility change (from less than 20 hours/week to greater than 20 hours/week worked). You are eligible to elect coverage under the plan if you are a regular full-time or a regular part-time employee who works a minimum of 20 hours per week. You may cover any or all of your eligible dependents under the plan. However, no one may be a dependent of more than one employee under the plan.

Eligible dependents generally include your:

- Lawful spouse – as defined in the Defense of Marriage Act of 1996 which states that marriage is a legal union between one man and one woman as husband and wife and spouse is a person of the opposite sex who is a husband or wife;
- Children — including natural children, legally adopted children or children who have been placed with you pending final adoption (a child is considered to have been placed with a participant for adoption when the participant has assumed and retained a legal obligation for total or partial support of the child in anticipation of adoption); stepchildren or foster children who live with you in a parent/child relationship (stepchildren must live with you at least 50% of the plan year); other minor children who live with you in a parent/child relationship for whom you (or your spouse) have been appointed legal guardian (not legal custody) — until the end of the month in which they reach age 26;
- Domestic partner — provided you certify that you and your partner are: each other's sole domestic partner and intend to remain so indefinitely; are not related by blood; are not legally married to any other person, are at least 18 years of age, and are mentally competent to consent to the domestic partnership; and are financially interdependent and have resided together continuously for at least 12 months prior to applying for coverage and intend to continue to reside together indefinitely; and
- Children of your qualified domestic partner who reside with you in a parent/child relationship and who otherwise meet the criteria above for stepchildren/foster children, provided that your Domestic Partner is covered under the Plan.

Domestic Partner Coverage

To be considered eligible for domestic partner coverage, certain criteria must be met. You must certify that you and your qualified domestic partner are:

- each other's sole domestic partner and intend to remain so indefinitely;

- not related by blood;
- not legally married to any other person, are at least 18 years of age, and are mentally competent to consent to the domestic partnership; and
- are financially interdependent and have resided together continuously for at least 12 months prior to applying for coverage and intend to continue to reside together indefinitely.

To provide coverage for your qualified domestic partner, you may be required to complete a certification form provided by Sprint. If all the criteria listed above are not met, coverage for that domestic partner will be terminated.

Important: Sprint reserves the right, and may require proof from time to time, to determine whether any covered dependents are actually your eligible dependent(s). Proof of legal marriage may be established by providing a certified copy of a valid marriage certificate or some other form of evidence that establishes a binding legal spousal relationship, including prior tax returns that are filed with the IRS as a “joint” taxpayer and a common law marriage affidavit. Proof of a domestic partner may be established by providing the certification form provided by Sprint. Proof of dependent child status may be established by providing a certified copy of a birth certificate, some other official state or federal birth identification information, or any other binding court order or other similar legal document that finds a maternal or paternal relationship exists with that child. Proof of financial dependence may be shown by providing copies of current tax returns or other forms of written record that your child is financially dependent on you and you actually provide support and maintenance to your child.

ENROLLMENT

During the Plan’s annual enrollment period, you may change your benefit election. You may choose to join or drop out of the Plan during the annual enrollment period. The Plan has a minimum participation period of one year, and you must maintain the coverage for the entire plan year.

WHEN COVERAGE BEGINS

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

- The first day of the month of the new plan year (January 1) for the elections you made during the annual enrollment period in the fall; or
- For new hires, benefits become effective on 31st day of employment, effective 1/1/2013.

WHEN COVERAGE ENDS

Your ability to receive legal services under the Plan ends if you are no longer an eligible employee or if you choose to cancel your coverage during an annual enrollment period.

If you cease to be eligible to participate in the plan or your employment with Sprint 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.

For regular terminated employees, legal coverage goes through the end of the month of termination. For severance employees, coverage goes through the end of the month in which separation pay commences or through the end of the month of any WARN period. For newly retired employees, coverage continues through the end of the month of retirement.

Should you wish to continue coverage for an additional thirty months after deductions stop through Sprint, you must contact Hyatt within 30 days at 1-888-693-1388 (option 5) to enroll in portability coverage.

PORTABILITY PROCEDURE

If you wish to continue your legal plan benefit after retiring or terminating employment with Sprint, you must enroll for portable enrollment within **30 days** of your last payroll deduction for the legal plan.

To apply for portable enrollment:

- An employee needs to call Hyatt's Client Service Center at **1-800-821-6400**, Monday–Friday (8am – 7pm ET). A highly trained Client Service Representative will assist you in the application process.
- Enrollment is prepaid via remittance of a lump sum payment equal to the sponsor's monthly rate times 30 months.
(\$16.90 X 30 months= \$507.00).
- Upon receipt and approval of payment, Hyatt will send the enrollee verification of the portable enrollment.
- Portable enrollments will remain effective for a 30 month period and refunds will not be issued.
- Under portable enrollment, dependent definitions are the same as for active Employees.

AMENDMENT OR TERMINATION

While Sprint expects to continue to offer participation in the MetLaw Group Legal Service Plan, Sprint 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 MetLaw Group Legal Service 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 employees electing this coverage are paid to Hyatt Legal Plans, Inc.

COST OF THE PLAN

You pay the cost of the Plan through after-tax payroll deductions of \$16.90 a month.

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. Sprint does not have any right to obtain information 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. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the Plan. You have the right to retain at your own expense any attorney authorized to practice law in this state.

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 Sprint's Voluntary Benefits Help Line at 1-888-693-1388, option 5. 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 the state. You have the right to file a complaint with the state bar concerning attorney conduct pursuant to the plan.

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 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, domestic partner 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 attorney. Your dependent will not be covered under the Plan.

What if you are involved in a legal dispute with another employee? If you or your dependents are involved in a dispute with another eligible employee or that employee'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 attorneys' fees as a part of a court settlement, the Plan must be repaid from this award to the extent that it paid the fee for your attorney.

DENIAL OF BENEFITS AND APPEAL PROCEDURES

If Your Enrollment or Election Change Request is Denied

If you request and are denied benefits enrollment or an election change, you may file an appeal to the Health & Productivity Group within 60 calendar days after the date of the applicable deadline. Appeals filed after 60 calendar days after the applicable enrollment or change deadline will not be reviewed.

New Hire Enrollment Example:

Hire date	Enrollment Deadline	Appeal Deadline
April 1 st	May 1 st (30 th calendar day after date of hire)	June 30 th (60 th calendar day after enrollment deadline)

Appeals must be sent to:

Postal Service: Sprint Health and Productivity Benefits

Attention: Benefit Appeals
KSOPHL0302-3A774
6500 Sprint Parkway
Overland Park, KS 66251

Fax: 913-523-0481

Interoffice Mail: KSOPHL0302-3A774

Email: Appeal.Benefit@sprint.com

Appeals must include documentation supporting your request to enroll or change your benefit election – specifically as to missed deadlines, either proof of your meeting the deadline or extenuating circumstances for your failure to meet the deadline.

If you have any questions about this process, please contact the Employee Help Line at 800-697-6000.

There is no further or other process for appeal.

Denials of Coverage

Generally

ERISA also provides you the right to appeal to Hyatt Legal if you disagree with the denial of your covered service. An appeal is a request for Hyatt Legal to review and reconsider its decision to deny all or part of your covered services.

Filing an Appeal

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
Eaton Center 1111 Superior Avenue
Suite 800
Cleveland, Ohio 44114-2507

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

Appeal Deadlines

Once you have timely filed an appeal, the Director of Administration at Hyatt Legal will review your appeal. If your appeal is denied in whole or part, Hyatt Legal must respond to your claim within the applicable deadline. If Hyatt Legal needs additional information to render a decision, you will be asked, and will be given a reasonable time, to provide it. In this case, the appeal response deadline will not be impacted; instead time is in effect “paused” and resumes once the additional information is received or the deadline for submission of the information has expired. In some cases, Hyatt Legal may extend the timeframe needed to make a determination and will notify you if and why this is necessary and the expected response time.

The deadline for the appeal process is as follows:

Type of Claim	Your Deadline to File Appeal to Hyatt Legal	Hyatt Legal Appeal Determination Deadline
Legal Claim	At least 180 days after receipt of notice of denial	Not later than 30 days after receipt of appeal,

Hyatt Legal must provide the specific reason(s) for any denial in writing or by electronic notification. The response may be oral followed by written or electronic notification within three days thereafter). Hyatt Legal must also provide:

1. Reference to the specific plan provision(s) on which the denial is based, including
 - a. any internal rule, guideline or protocol, or the availability of that information upon request, and/or
 - b. an explanation of scientific or clinical judgment for a “medical necessity” or “experimental treatment” or similar basis for denial, or the availability of that information upon request
2. A description of any additional material or information necessary for you to provide to perfect the appeal and an explanation of why such material or information is necessary

THE PLAN AND ERISA

Congress enacted the Employee Retirement Income Security Act (ERISA) to safeguard your interests and those of your beneficiaries under your employee benefit plans. As a participant in The Legal Plan, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all Plan participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office and at other specified locations, all Plan documents, including collective bargaining agreements and copies of all documents filed by the Plan with U.S. Department of Labor such as detailed annual reports and Plan descriptions.
- Obtain copies of all Plan documents and other Plan information upon written request to the Plan Administrator. The Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report from the Plan Administrator who is required by law to furnish this to you.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit Plan. The people who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a welfare benefit or exercising your rights under ERISA. If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have the right to have the Plan review and consider your claim. Under ERISA, there are steps you can take to enforce the above rights. If you request materials from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Administrator. If you have a claim for benefits, which is denied or ignored, in whole or in part, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you lose, the court may order you to pay these costs and fees, for example if it finds your

claim is frivolous. If you have any questions about your Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA, you should contact the nearest area office of the Pension and Welfare Benefits Administration or the Division of Technical Assistance, U.S. Department of Labor, listed in your telephone directory, or at 200 Constitution Avenue, NW, Washington, D.C. 20210 or you can call the publications hotline of the Pension and Welfare Benefits Administration.

FOR YOUR INFORMATION:

Name of Plan: The MetLaw Group Legal Plan

Plan Sponsor: Sprint Nextel Corporation

Type of Plan: Welfare Benefit Plan for pre-paid legal services

Plan Administrator: The Employee Benefits Committee of Sprint Nextel Corporation is the Plan Administrator, as defined in the Employee Retirement Income Security Act of 1974 (“ERISA”), for the Sprint Plans and is located at:
Sprint Nextel Corporation
6500 Sprint Parkway
Overland Park, KS 66251

Agent for Service of Legal Process: Plan Administrator

Provider of Benefits: Hyatt Legal Plans, Inc.
Eaton Center 1111 Superior Avenue
Cleveland, Ohio 44114-2507
(800) 821-6400

Plan Identification Number: 513

Sponsor's Employer Identification Number: 48-0457967

Effective Date: October 1, 2002

Plan Year: January 1 through December 31

If you are having any concerns about this plan, please call Sprint’s Voluntary Benefits helpline at 1-888-693-1388 (option 5). A Hyatt Legal Plan representative will help you resolve the issue to your satisfaction.