



**Covered Family Member Definition:**

*means the Member's spouse and Member's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 26.*

Plan is available via payroll deduction for benefit eligible employees.

Limitations and exclusions apply. This material is for illustrative purposes only and is not a contract. Group legal plans are administered by Legal Access Plans, L.L.C, LegalEASE or The LegalEASE Group, Houston, Texas.

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LegalEASE Benefits Matrix

<b>⇒ <u>Advice and Consultation</u></b>	<b>In Network</b>
Telephone Advice	Fully Covered
Office Consultation	Fully Covered
Review of Simple Documents	Fully Covered
<b>⇒ <u>Financial Advisor</u></b>	<b>In Network</b>
Financial Helpline	Fully Covered
<b>⇒ <u>Care Giving Assistance</u></b>	<b>In Network</b>
Care Giving Assistance	Fully Covered
<b>⇒ <u>Online Self Service Document Center</u></b>	<b>In Network</b>
Consumer Documents	Fully Covered
Estate Planning Documents	Fully Covered

<b>⇒ <u>Identity Theft Prevention/Recovery Assistance</u></b>	<b>In Network</b>
Advice and Consultation	Fully Covered
<b>⇒ <u>Sensible Divorce Platform™, Featuring Hello Divorce</u></b>	<b>In Network</b>
Divorce Specialist for Each Member	Fully Covered
Always a Local Lawyer Available	Fully Covered
Mediation-Early Approach	Fully Covered
Guided Divorce Support	Fully Covered
Document Preparation	Fully Covered
Legal & Financial Expertise	Fully Covered
Emotional & Post-Divorce Resources	Fully Covered
Resources to Help Understand the Costs of Extensive Litigation vs. Early Amicable Settlement	Fully Covered
A Complete Alternative Between Uncontested Divorce and Protracted Contested Divorce	Fully Covered

<b>⇒ <u>Miscellaneous Law Office Services</u></b>	<b>In Network</b>	<b>Out of Network</b>
	Fully Covered up to 25 hours	\$1,500
Discounted Hourly Rate		
	25% Discount on Attorney's Hourly Rates	N/A

<b>⇒ <u>Consumer Matters</u></b>	<b>In Network</b>	<b>Out of Network</b>
<b>Document Preparation</b>		
• Simple Deed	Fully Covered	\$65
• Promissory Note	Fully Covered	\$55
• Consumer Dispute Correspondence	Fully Covered	\$55
• Installment Sales Agreement	Fully Covered	\$55
• Simple Affidavit	Fully Covered	\$55
• General Power of Attorney	Fully Covered	\$55
• Lease Agreement – Tenant Only	Fully Covered	\$65
• Time Share Agreement	Fully Covered	\$55
<b>Consumer Dispute</b>	Fully Covered	\$595
Small Claims Court Representation	Fully Covered	\$300
Construction/Renovation/Home Repair Dispute	Fully Covered	\$895
Mail Order or Internet Purchase Dispute	Fully Covered	\$595
Bank Fee Dispute	Fully Covered	\$595
Vehicle Repair and Lemon Law Litigation	Fully Covered	\$300

<b>↪ Consumer Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Cell Phone Contract Dispute (Covered Under Consumer Dispute)</b>		
• Contract review up to 25 pages	Fully Covered	\$595
• Representation	Fully Covered	\$595
<b>Warranty Dispute (Covered Under Consumer Dispute)</b>		
• Warranty review up to 25 pages	Fully Covered	\$595
• Representation	Fully Covered	\$595
<b>Healthcare Coverage Disputes and Records (Covered Under Consumer Dispute)</b>		
• Office Consultation	Fully Covered	\$595
• Document Preparation	Fully Covered	\$595
• Document Review	Fully Covered	\$595
<b>Identity Theft Defense</b>	Fully Covered	\$850
<b>↪ Estate Planning</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Simple Will or Codicil</b>	Fully Covered	\$80
<b>Complex Will</b>	Fully Covered	\$310
<b>Funeral Directive</b>	Fully Covered	\$55
<b>Living Will</b>	Fully Covered	\$55
<b>Health Care Power of Attorney</b>	Fully Covered	\$55
<b>Durable Power of Attorney For Healthcare</b>	Fully Covered	\$55
<b>Hospital Visitation Authorization</b>	Fully Covered	\$55
<b>Living Trust Document</b>	Fully Covered	\$310
<b>Probate of Small Estate</b>	Fully Covered Up to 2 Hours	\$120
<b>↪ Elder Law</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Will Preparation</b>	Fully Covered	\$80
<b>Living Will/Health Care or Advanced Directive</b>	Fully Covered	\$55
<b>Durable Financial Power of Attorney</b>	\$45/Co-Pay	N/A
<b>Health Care or Medical Power of Attorney</b>	\$45/Co-Pay	N/A
<b>Elder Law Matters</b>	Fully Covered	\$425
<b>↪ Residential Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Purchase of Primary Residence</b>	Fully Covered	\$490
<b>Sale of Primary Residence</b>	Fully Covered	\$365
<b>Refinancing of Primary Residence</b>	Fully Covered	\$385
<b>Vacation or Investment Home Sale/Purchase/Refinancing</b>	Fully Covered	\$425
<b>Home Equity Loan Assistance</b>	Fully Covered	\$360
<b>Property Tax Assessment</b>	Fully Covered	\$360
<b>Property Tax Dispute</b>	Fully Covered	\$360
<b>Tenant Dispute (Covers Plaintiff and Defendant)</b>	Fully Covered	\$1,700
<b>Tenant Security Deposit Dispute (Covers Plaintiff and Defendant)</b>	Fully Covered	\$850

<b>Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Landlord Dispute with Tenant</b> (Covers Plaintiff and Defendant)	Pre-litigation: Fully Covered up to 10 hours with remainder at 25% discount	Pre-litigation: \$595
	Trial: Fully Covered up to 10 hours with remainder at 25% discount	Trial: \$595
<b>Security Deposit Dispute with Tenant</b> (Covers Plaintiff and Defendant)	Fully Covered up to 10 hours with remainder at 25% discount	\$595
<b>Neighbor Dispute</b> (Covers Plaintiff and Defendant)	Fully Covered	\$765
<b>Noise Reduction Dispute</b>	Fully Covered	\$765
<b>Boundary or Title Dispute</b>	Fully Covered	\$595
<b>Zoning Application</b>	Fully Covered	\$595
<b>Real Estate Dispute</b>	Fully Covered	\$1,700

<b>Financial Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Debt Collection Defense</b>		
• Pre-litigation defense activities	Fully Covered	\$425
• Trial defense	Fully Covered	\$850
<b>Garnishment Defense</b>	Fully Covered	\$850
<b>Bankruptcy (chapter 7 or 13)</b>	Fully Covered	\$935
<b>Foreclosure</b>	Fully Covered	\$680
<b>Tax Audit</b>	Fully Covered	\$1,700
<b>Tax Defense</b>	Fully Covered	\$850
<b>Student Loan Refinancing/Collection Defense</b>	Fully Covered	\$420

<b>Family Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Separation, Divorce, Civil Annulment</b>		
• Uncontested Separation	Fully Covered	\$595
• Consent/default Divorce	Fully Covered	\$595
• Uncontested Divorce	Fully Covered	\$595
• Contested Divorce	Fully Covered	\$3,400
• Post-Divorce Proceedings	Fully Covered	\$3,400
<b>Domestic Partnership Agreement</b>	Fully Covered	\$320
<b>Prenuptial Agreement</b>	Fully Covered	\$680
<b>Name Change</b>	Fully Covered	\$255
<b>Gender Identifier Change</b>	Fully Covered	\$240
<b>Guardianship/Conservatorship</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765

<b>Family Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Governmental Agency Adoptions</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
<b>Stepparent Adoptions</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
<b>Child Custody/Support Involving Never-Married Parents of a Child</b>	Fully Covered up to 28.5 hours with remainder at 25% discount	\$1,700
<b>Protection from Domestic Violence</b>	Fully Covered	\$595
<b>Egg/Sperm/Embryo Donation Agreement</b>	Fully Covered	\$480
<b>Pre-Birth/Post-Birth Parentage Order</b>	Fully Covered	\$320
<b>Juvenile Court Proceedings</b>	Fully Covered	\$470

<b>Family Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>School Administrative Proceeding</b>	Fully Covered	\$425
<b>Immigration Assistance</b>	Fully Covered up to 10 hours with remainder at 25% discount	\$595
<b>Parental Responsibility Matters</b>	Fully Covered	\$595
<b>Civil Litigation Defense</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Civil Litigation Defense</b>	Fully Covered	\$1,700
<b>Incompetency Defense</b>	Fully Covered	\$1,700
Services related to the representation of a Member in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.		
<b>Administrative Hearing Representation</b>	Fully Covered	\$1,275
<b>Discounted Contingency Fees</b>	10% Discount	N/A
<b>Mediation</b>	10% Discount	N/A

<b>↻ Criminal Defense</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Traffic Ticket</b>	<b>Fully Covered</b>	<b>\$215</b>
<b>Serious Traffic Matters (resulting in suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>Administrative Proceeding (regarding suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$255</b>
<b>Habeas Corpus Proceedings</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Misdemeanor Defense</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<b>DUI/DWI Defense</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<b>Restraining Order Assistance</b>	<b>Fully Covered</b>	<b>\$425</b>

**↻ Exclusions**

This Policy excludes benefits for the following:

Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories except as specifically described under Covered Services; any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property.

Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical (collectively referred to as "frivolous") or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, age discrimination, etc.

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to this Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member's employer; LegalEASE and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

The Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member and/or Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.

Where there are specific hours or dollar amounts provide in this Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred over the maximum. Additional exclusions related to each benefit are included in the Covered Services.

The policy language listed herein is intended to provide a general overview of a typical LegalEASE policy. Please see your LegalEASE policy for specific coverage amounts and exclusions.

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details. ©2025 LegalEASE All rights reserved. VSC\_INS\_Enroll\_1PG\_CarilionClinic\_2025-09