



**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

↻ <u>Advice and Consultation</u>		In Network
Telephone Advice		Fully Covered
Office Consultation		Fully Covered
Review of Simple Documents		Fully Covered
↻ <u>Financial Advisor</u>		In Network
Financial Helpline		Fully Covered
↻ <u>Identity Theft Prevention/Recovery Assistance</u>		In Network
Advice and Consultation		Fully Covered

↻ <u>Miscellaneous Law Office Services</u>		In Network	Out of Network
		Fully Covered up to 10 hours with remainder at 25% discount	\$600
Discounted Hourly Rate		25% Discount on Attorney's Hourly Rates	N/A
↻ <u>Consumer Matters</u>		In Network	Out of Network
<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
<b>Small Claims Court Representation</b>		Fully Covered	\$300
<b>Construction/Renovation/Home Repair Dispute</b>		Fully Covered	\$895
<b>Mail Order or Internet Purchase Dispute</b>		Fully Covered	\$300
<b>Bank Fee Dispute</b>		Fully Covered	\$300
<b>First-time Vehicle Buyer</b>		Fully Covered	\$300

↻ <u>Consumer Matters (cont.)</u>		In Network	Out of Network
Vehicle Repair and Lemon Law Litigation		Fully Covered	\$300
<b>Cell Phone Contract Dispute</b>			
• Contract review up to 6 pages		Fully Covered	\$300
• Representation		Fully Covered	\$300
<b>Personal Property Protection</b>		Fully Covered	\$300
<b>Warranty Dispute</b>			
• Warranty review up to 6 pages		Fully Covered	\$300
• Representation		Fully Covered	\$300

↪ <u>Consumer Matters (cont.)</u>	In Network	Out of Network
<b>Healthcare Coverage Disputes and Records</b>		
• Office Consultation	Fully Covered	\$300
• Document Preparation	Fully Covered	\$300
• Document Review	Fully Covered	\$300
<b>Identity Theft Defense</b>	Fully Covered	\$850
↪ <u>Estate Planning</u>	In Network	Out of Network
<b>Simple Will or Codicil</b>	Fully Covered	\$80
<b>Complex Will</b>	Fully Covered	\$310
<b>Living Will</b>	Fully Covered	\$55
<b>Health Care Power of Attorney</b>	Fully Covered	\$55
<b>Living Trust Document</b>	Fully Covered	\$310
<b>Probate of Small Estate</b>	Fully Covered up to 2 hours, with remainder at 25% discount	\$120
↪ <u>Elder Law</u>	In Network	Out of Network
<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
↪ <u>Residential Matters</u>	In Network	Out of Network
<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>First Time Home-Buyer</b>	Fully Covered	\$425
↪ <u>Residential Matters (cont.)</u>	In Network	Out of Network
<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>Tenant Dispute</b>	Fully Covered	\$1,700
<b>Tenant Security Deposit Dispute</b>	Fully Covered	\$850
<b>Landlord Dispute with Tenant</b>	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>↩ Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Security Deposit Dispute with Tenant</b>	Fully Covered up to 10 hours with remainder at 25% discount	\$595
<b>Construction Defect Dispute</b>	Fully Covered	\$425
<b>Neighbor Dispute</b>	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>↩ 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>↩ Financial Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<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 up to 7 hours with remainder at 25% discount	\$420
<b>Repossession Defense</b>	Fully Covered	\$850
<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>Prenuptial Agreement</b>	Fully Covered	\$680
<b>Name Change</b>	Fully Covered	\$255
<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>
Governmental Agency Adoptions	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
Stepparent Adoptions	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
Protection from Domestic Violence	Fully Covered	\$595
Juvenile Court Proceedings	Fully Covered	\$470
School Administrative Proceeding	Fully Covered	\$425
Immigration Assistance	Fully Covered up to 10 hours with remainder at 25% discount	\$595
Parental Responsibility Matters	Fully Covered	\$595

<b>↪ Civil Litigation Defense</b>	<b>In Network</b>	<b>Out of Network</b>
Civil Litigation Defense	Fully Covered	\$1,700
Incompetency Defense	Fully Covered	\$1,700
Administrative Hearing Representation	Fully Covered	\$1,275
Discounted Contingency Fees	10% Discount	N/A
Mediation	10% Discount	N/A
<b>↪ Criminal Defense</b>	<b>In Network</b>	<b>Out of Network</b>
Traffic Ticket	Fully Covered	\$215
Serious Traffic Matters (resulting in suspension or revocation of license)	Fully Covered	\$425
Administrative Proceeding (regarding suspension or revocation of license)	Fully Covered	\$255
Habeas Corpus Proceedings	Fully Covered	\$850
Misdemeanor Defense	Fully Covered	\$1,700
DUI/DWI Defense	Fully Covered	\$1,700

☰ **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.

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