



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>TurnSign!</u> | In Network |
| On-Demand Roadside Interaction | Fully Covered |
| ➔ <u>Care Giving Assistance</u> | In Network |
| Care Giving Assistance | Fully Covered |
| ➔ <u>Online Self Service Document Center</u> | In Network |
| Consumer Documents | Fully Covered |
| Estate Planning Documents | Fully Covered |
| ➔ <u>Identity Theft Prevention/Recovery Assistance</u> | In Network |
| Advice and Consultation | Fully Covered |
| ➔ <u>Sensible Divorce Platform™, Featuring Hello Divorce</u> | In Network |
| 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 |

| Miscellaneous Law Office Services | In Network | Out of Network |
|--|---|----------------|
| | Fully Covered up to 10 hours | \$600 |
| Discounted Hourly Rate | | |
| | 25% Discount on Attorney's Hourly Rates | N/A |
| Consumer Matters | In Network | Out of Network |
| Document Preparation | | |
| • Simple Deed | Fully Covered | \$320 |
| • Promissory Note | Fully Covered | \$55 |
| • Consumer Dispute Correspondence | Fully Covered | \$55 |
| • Installment Sales Agreement | Fully Covered | \$55 |
| • Simple Affidavit | Fully Covered | \$255 |
| • General Power of Attorney | Fully Covered | \$70 |
| • Lease Agreement – Tenant Only | Fully Covered | \$65 |
| Consumer Dispute | Fully Covered | \$595 |
| Small Claims Court Representation | Fully Covered | \$300 |
| Construction/Renovation/Home Repair Dispute | Fully Covered | \$895 |
| Vehicle Repair and Lemon Law Litigation | Fully Covered | \$300 |
| Personal Property Protection | Fully Covered | \$300 |
| Consumer Matters (cont.) | In Network | Out of Network |
| Identity Theft Defense | Fully Covered | \$850 |
| Estate Planning | In Network | Out of Network |
| Simple Will or Codicil | Fully Covered | \$80 |
| Complex Will | Fully Covered | \$310 |
| Living Will | Fully Covered | \$170 |
| Health Care Power of Attorney | Fully Covered | \$170 |
| Durable Power of Attorney For Healthcare | Fully Covered | \$170 |
| Hospital Visitation Authorization | Fully Covered | \$55 |
| Living Trust Document | Fully Covered | \$370 |
| Probate of Small Estate | Fully Covered | \$1,700 |
| Veterans Benefits Appeal | Fully Covered | \$720 |
| Elder Law | In Network | Out of Network |
| Will Preparation | Fully Covered | \$80 |
| Living Will/Health Care or Advanced Directive | Fully Covered | \$55 |
| Durable Financial Power of Attorney | \$45/Co-Pay | N/A |

| ↪ <u>Elder Law (cont.)</u> | In Network | Out of Network |
|---|---|-----------------------|
| Health Care or Medical Power of Attorney | \$45/Co-Pay | N/A |
| Elder Law Matters | Fully Covered | \$425 |
| ↪ <u>Residential Matters</u> | In Network | Out of Network |
| Purchase of Primary Residence | Fully Covered | \$490 |
| Sale of Primary Residence | Fully Covered | \$365 |
| Refinancing of Primary Residence | Fully Covered | \$385 |
| Vacation or Investment Home Sale/Purchase/Refinancing | Fully Covered | \$425 |
| Home Equity Loan Assistance | Fully Covered | \$360 |
| Property Tax Assessment | Fully Covered | \$360 |
| Tenant Dispute (Covers Plaintiff and Defendant) | Fully Covered | \$1,700 |
| ↪ <u>Residential Matters (cont.)</u> | In Network | Out of Network |
| Tenant Security Deposit Dispute (Covers Plaintiff and Defendant) | Fully Covered | \$850 |
| Landlord Dispute with Tenant (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 |
| Security Deposit Dispute with Tenant (Covers Plaintiff and Defendant) | Fully Covered | \$2,975 |
| Construction Defect Dispute | Fully Covered | \$425 |
| Neighbor Dispute (Covers Plaintiff and Defendant) | Fully Covered | \$765 |
| Noise Reduction Dispute | Fully Covered | \$765 |
| Boundary or Title Dispute | Fully Covered | \$595 |
| ↪ <u>Residential Matters (cont.)</u> | In Network | Out of Network |
| Zoning Application | Fully Covered | \$595 |
| Building Codes (Primary and Secondary Residence) | Fully Covered | \$1,275 |
| ↪ <u>Financial Matters</u> | In Network | Out of Network |
| Debt Collection Defense | | |
| • Pre-litigation defense activities | Fully Covered | \$425 |
| • Trial defense | Fully Covered | \$850 |
| Garnishment Defense | Fully Covered | \$850 |
| Bankruptcy (chapter 7 or 13) | Fully Covered | \$935 |
| Foreclosure | Fully Covered | \$680 |
| Tax Audit | Fully Covered | \$1,700 |
| Tax Defense | Fully Covered | \$850 |

| ↩ Financial Matters (cont.) | In Network | Out of Network |
|--|---|----------------|
| Student Loan Refinancing/Collection Defense | Fully Covered | \$2,085 |
| Repossession Defense | Fully Covered | \$850 |
| ↩ Family Matters | In Network | Out of Network |
| Separation, Divorce, Civil Annulment | | |
| • Uncontested Separation | Fully Covered | \$595 |
| • Consent/default Divorce | Fully Covered | \$595 |
| • Uncontested Divorce | Fully Covered | \$595 |
| • Contested Divorce | Fully Covered | \$4,250 |
| ↩ Family Matters (cont.) | In Network | Out of Network |
| • Post-Divorce Proceedings | Fully Covered | \$4,250 |
| Domestic Partnership Agreement | Fully Covered | \$320 |
| Prenuptial Agreement | Fully Covered | \$680 |
| Name Change | Fully Covered | \$255 |
| Egg/Sperm/Embryo Donation Agreement | Fully Covered | \$480 |
| Surrogacy Representation | Fully Covered | \$1,700 |
| Guardianship/Conservatorship | Uncontested: Fully Covered | \$365 |
| | Contested: Fully Covered | \$765 |
| Governmental Agency Adoptions | Uncontested: Fully Covered | \$365 |
| | Contested: Fully Covered | \$765 |
| ↩ Family Matters (cont.) | In Network | Out of Network |
| Stepparent Adoptions | Uncontested: Fully Covered | \$365 |
| | Contested: Fully Covered | \$765 |
| International Adoption | Fully Covered | \$595 |
| Pre-Birth/Post-Birth Parentage Order | Fully Covered | \$320 |
| Paternity Proceeding | Fully Covered | \$595 |
| Stalking Victim Assistance | Fully Covered | \$595 |
| Gender Identifier Change | Fully Covered | \$240 |
| Child Custody/Support Involving Never-Married Parents of a Child | Fully Covered up to 30 hours with remainder at 25% discount | \$1,785 |
| Protection from Domestic Violence | Fully Covered | \$595 |

| ↩ Family Matters (cont.) | In Network | Out of Network |
|--|---|----------------|
| 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 |
| ↩ Civil Matters | In Network | Out of Network |
| 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 |
| ↩ Criminal Defense | In Network | Out of Network |
| 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 |
| Restraining Order Assistance | Fully Covered | \$425 |
| ↩ Exclusions | | |
| <p>This Policy excludes benefits for the following:</p> <p>Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.</p> <p>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.</p> <p>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.</p> <p>Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.</p> <p>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.</p> <p>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.</p> <p>Any services on behalf of a Covered Family Member against the interests of the Member.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Limitations apply.</p> <p>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.</p> <p>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</p> | | |

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