



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, and over the age of 26 years, if they are primarily dependent upon the Member for support as a result of mental or physical disability

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>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 (Not Included with Option 1)</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
• Bank Fee Dispute	Fully Covered	
• Mail Order Internet Purchase Dispute	Fully Covered	
• Cellphone Contract Dispute	Fully Covered	
• Warranty Dispute	Fully Covered	
• Healthcare Coverage Dispute	Fully Covered	
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 up to 5 hours with remainder at 25% discount	\$300
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 up to 10 hours with remainder at 25% discount	\$595
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

↪ <u>Financial Matters (cont.)</u>	In Network	Out of Network
Student Loan Refinancing/Collection Defense	Fully Covered up to 7 hours with remainder at 25% discount	\$420
Repossession Defense	Fully Covered	\$850
↪ <u>Family Matters</u>	In Network	Out of Network
Separation, Divorce, Civil Annulment		
• Uncontested Separation (Not Included with Option 1)	Fully Covered	\$595
• Consent/default Divorce (Not Included with Option 1)	Fully Covered	\$595
• Uncontested Divorce (Not Included with Option 1)	Fully Covered	\$595
• Contested Divorce (Not Included with Option 1)	Fully Covered	\$4,250

↪ <u>Family Matters (cont.)</u>	In Network	Out of Network
• Post-Divorce Proceedings (Not Included with Option 1)	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

↪ <u>Family Matters (cont.)</u>	In Network	Out of Network
Stepparent Adoptions	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
Pre-Birth/Post-Birth Parentage Order	Fully Covered	\$320
Stalking Victim Assistance	Fully Covered	\$595
Gender Identifier Change	Fully Covered	\$240
Child Custody/Support Involving Never-Married Parents of a Child (Not Included with Option 1)	Fully Covered up to 30 hours with remainder at 25% discount	\$1,785
Protection from Domestic Violence	Fully Covered	\$595
Juvenile Court Proceedings	Fully Covered	\$470
School Administrative Proceeding	Fully Covered	\$425

↪ Family Matters (cont.)	In Network	Out of Network
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

↪ Criminal Defense (cont.)	In Network	Out of Network
Misdemeanor Defense	Fully Covered	\$1,700
DUI/DWI Defense	Fully Covered	\$1,700
Restraining Order Assistance	Fully Covered	\$425

↪ 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.

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_RiversideHealthInc_2025-11