

## Plan Pricing and Benefits



### Plan Pricing per Employee per Month

The FamilyADVISOR with LegalGUARD Premier Plan:	\$18.49
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Situs State: Texas

**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.

Plan rates are subject to underwriting and your company's actual rate may be different from that quoted here. Rate does not include the cost to do home mailings, and assumes LegalEASE will support company enrollment and file transfers. Rates assume the aforementioned situs state.

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## LegalEASE Benefits Matrix


<div>  <b><u>Advice and Consultation</u></b> </div>		In Network
<b>Telephone Advice</b>		Fully Covered
Advice and consultation by telephone with a Participating Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.		
<b>Office Consultation</b>		Fully Covered
Up to the maximum as shown in the Schedule of Benefits for office consultations with a Participating Attorney on any personal legal problem, civil or criminal, except those specifically excluded.		
<b>Review of Simple Documents</b>		Fully Covered
The Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.		
<b>Simple Dispute Resolution Correspondence</b>		Fully Covered
The Participating Attorney will attempt to resolve a simple dispute through phone calls or letters to the opposing party in matters where such action, at the discretion of the attorney, can be expected to result in a favorable outcome for the member. This benefit includes up to three letters or phone calls and is limited to the maximum number of disputes as shown in the Schedule of Benefits. This benefit does not include complex disputes or those where the Participating Attorney anticipates that the matter is very likely to escalate to litigation.		
<div>  <b><u>Financial Advisor</u></b> </div>		In Network
<b>Financial Helpline</b>		Fully Covered
Consultation with legal or financial professionals by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, or any personal financial planning question.		
<div>  <b><u>Identity Theft Prevention/Recovery Assistance</u></b> </div>		In Network
<b>Advice and Consultation</b>		Fully Covered
This benefit includes ID Theft Counselor advice and assistance to help members take steps to prevent ID theft and address theft of their Identity committed by a non-family member. Coverage provided includes basic Identity Theft Counseling Services as well as a comprehensive Online Identity Theft Prevention and Assistance Service for Member, and Covered Family Members.		

Miscellaneous Law Office Services		In Network	Out of Network
<b>Covered Miscellaneous Hours</b>		Fully Covered up to 15 hours	\$900
This benefit will cover any legal services needed by the Member or Covered Family Member for review or preparation of documents, or any other service required on any legal matters not listed as a covered benefit or exclusion under this Policy. This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per year.			
<b>Discounted Hourly Rate</b>		25% Discount on Attorney's Hourly Rates	N/A
This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion.			
Consumer Matters		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
Preparation of any of the following documents: simple deed (excluding those reviewed or prepared under the real estate benefit), promissory note, consumer dispute correspondence, installment sales agreement, general power of attorney, lease agreement (tenant only), time share agreement, and simple affidavit.			
<b>Life Insurance Claim</b>		Fully Covered	\$1,700
Assistance to Members in securing life insurance proceeds (not including life insurance provided as an employee benefit) when a Member and/or Covered Family Member is a beneficiary of a life insurance policy. This benefit is limited to one use per year.			
<b>Consumer Dispute</b>		Fully Covered	\$595
Consultation or representation in a dispute relating to consumer goods and services not involving real estate construction, landlord/tenant disputes or renovation.			
<b>Small Claims Court Representation</b>		Fully Covered	\$850
Consultation and/or representation for a consumer dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).			
<b>Construction/Renovation/Home Repair Dispute</b>		Fully Covered	\$895
Consultation or representation in a dispute involving consumer goods or services related to construction or renovation or home repairs that occurred on the premises of the Member's primary residence (where the Member has resided or intends to reside for twenty-seven (27) weeks. This benefit does not apply to consumer goods and services that are directly or indirectly related to a landlord/tenant dispute.			
<b>Mail Order or Internet Purchase Dispute</b>		Fully Covered	\$300
The services of an attorney to review the nature of any mail order or Internet Purchase dispute involving the purchaser prior to the commencement of litigation. This service includes the review or preparation of dispute letters, any purchase documents and/or consultation with the attorney. If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.			
<b>Bank Fee Dispute</b>		Fully Covered	\$300
The services of an attorney to review the nature of any (non-business related) bank fee dispute between the Member and their bank prior to the commencement of litigation. This service includes the review or preparation of dispute letters, any purchase documents and/or consultation with the attorney. If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.			

➡ <b>Consumer Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>First-time Vehicle Buyer</b>	<b>Fully Covered</b>	<b>\$300</b>
The services of an attorney for the purchase of a Member's and/or Covered Family Member's first vehicle. This service includes the review or preparation of purchase and finance documents and/or consultation by the attorney at or before closing.		
<b>Vehicle Repair and Lemon Law Litigation</b>	<b>Fully Covered</b>	<b>\$300</b>
Services related to the representation of a Member and/or Covered Family Member who is entitled under the applicable state "lemon" law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not include: (1) any lawsuit related to finances or defects that do not specifically fall under the definitions permitted in the applicable state lemon law; (2) lawsuits normally handled on a contingent fee basis; (3) any collection or related defense or action; or (4) matters for which the Member has or is required by law to have insurance.		
<b>Cell Phone Contract Dispute</b>		
● Contract review up to 25 pages	<b>Fully Covered</b>	<b>\$300</b>
Review of the cell phone contract where the Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted of up to maximum number of pages shown on the Schedule of Benefits.		
● Representation	<b>Fully Covered</b>	<b>\$300</b>
In the event of a dispute over the terms of the agreement between the cell phone company and the Member or any Covered Family Member, this benefit provides representation in a dispute relating to the cell phone contract if the Member/Covered Family Member is sued or named in a small claims court action. This service covers counseling on prosecuting a small claims court action; helping the Member/Covered Family Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member/Covered Family Member for trial. The service does not include the Participating Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
<b>Personal Property Protection</b>	<b>Fully Covered</b>	<b>\$300</b>
Services cover counseling over the phone or in the office on any Personal Property issue, including 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 included. The benefit includes reviewing personal legal documents and preparing promissory notes, affidavits and demand letters.		
<b>Warranty Dispute</b>		
● Warranty review up to 25 pages	<b>Fully Covered</b>	<b>\$300</b>
Review of the warranty policy or service contract where the Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted up to the maximum number of pages shown on the Schedule of Benefits.		
● Representation	<b>Fully Covered</b>	<b>\$300</b>
In the event of a dispute over the terms of the agreement between the warranty company and the Member or Covered Family Member, this benefit provides representation in a dispute relating to the warranty or service contract if the Member or Covered Family Member is sued or named in a small claims court action. This service covers counseling on prosecuting a small claims court action; helping the Member/Covered Family Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member/Covered Family Member for trial. The service does not include the Participating Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
<b>Identity Theft Defense</b>	<b>Fully Covered</b>	<b>\$850</b>
Services related to the representation of a Member and/or Covered Family Member 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.		

 <b>Estate Planning</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Simple Will or Codicil</b>	<b>Fully Covered</b>	<b>\$80</b>
Preparation of one simple will or codicil (an amendment to an existing will) for the Member and/or Covered Family Member, including the preparation of a simple testamentary support trust for the dependent children: Participating Attorney shall prepare a simple will or codicil for Member and/or Covered Family Member and discuss the legal requirements for signing the will.		
<b>Complex Will</b>	<b>Fully Covered</b>	<b>\$310</b>
Complex Will Preparation: Participating Attorney shall prepare a complex will or codicil for Member or Covered Family Member.		
<b>Living Will</b>	<b>Fully Covered</b>	<b>\$55</b>
Preparation of living will for Member and/or Covered Family Member as authorized by state law. A living will expresses an individual's wishes as to the use or withdrawal of life support systems.		
<b>Health Care Power of Attorney</b>	<b>Fully Covered</b>	<b>\$55</b>
Preparation of health care power of attorney for Member and/or Covered Family Member as authorized by state law. A health care power of attorney appoints another to make medical decisions if the individual is unable to do so him/her self.		
<b>Living Trust Document</b>	<b>Fully Covered</b>	<b>\$310</b>
Preparation of living trust documents. This benefit does not include services related to transactions to fund the trust or transfer assets into it. This benefit does not include tax planning or tax advice related to the trust or the Member's situation before and after the trust is prepared.		
<b>Probate of Small Estate</b>	<b>Fully Covered</b>	<b>\$1,275</b>
The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation) up to the maximum as shown in Schedule of Benefits.		
<b>Medicare/Medicaid/Social Security Proceeding</b>	<b>Fully Covered</b>	<b>\$850</b>
This benefit will cover any legal services needed by a Member and/or Covered Family Member for review or help with preparation of documents prior to the representation of a Member and/or Covered Family Member in any federal or state Medicare, Medicaid or Social Security administrative proceeding (related to the Member's [or Covered Spouse's] elder parent(s)), provided the elder parent's interest is not in conflict with the Member's and/or Covered Spouse's interest. This benefit does [not] cover any matter that falls outside the jurisdiction of the Medicare, Medicaid, or Social Security administration. [This benefit does not contemplate any attendance or representation by the attorney at or prior to any administrative hearing or appearance.] [This benefit applies to consultation or representation in a dispute relating to any such administrative proceeding and is covered up to the maximum shown in the Schedule of Benefits. Consultation and/or preparation and assistance for any proceeding filed in court is also covered, although the Member will be responsible for all fees incurred for representation needed after the maximum shown on the Schedule of Benefits.] [This benefit does not cover the elder parents of either the Member or the Covered Spouse's parents if neither the Member nor the Covered Spouse is named in any dispute, proceeding or litigation.] [This benefit is limited to [one] use[s] per year.]		
<b>Social Security Administration Benefit Appeal</b>	<b>Fully Covered</b>	<b>\$850</b>
Up to the maximum as shown in the Schedule of Benefits for office consultations on any appeal to the Social Security Administration of denied social security benefits or supplemental security income (SSI). This benefit is designed to help prepare an appeal to any denials valued at more than \$1,000.00 in social security benefits or SSI under the policy in dispute. This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to social security benefits or SSI. This benefit also includes the review of simple Social Security Administration documents and verbal explanations of the meaning or impact of any policy or related documents, and suggestions for appeal letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis or explanation of any form or document but does include the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule of Benefits: appeal correspondence and simple affidavit. Partial documents cannot be reviewed or prepared, and if the document other than the actual decision document from the Social Security Administration is more than the maximum number of pages shown in the Schedule of Benefits, the benefit does not apply. Nothing in this benefit will pay or create any obligation to pay any social security benefits or SSI to any person for any reason, and any coverage related to this benefit must be related to an appeal of a denial of social security benefits.		

 <b>Elder Law</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Will Preparation</b>	<b>Fully Covered</b>	<b>\$80</b>
Each Eligible Parent may receive one Simple Will per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will. This benefit does not cover Complex Wills, as defined in the Definitions section.		
<b>Living Will/Health Care or Advanced Directive</b>	<b>Fully Covered</b>	<b>\$55</b>
Each Eligible Parent may request one Living Will/Health Care or Advance Directive per year at no charge. The attorney will prepare the documents as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive. The titles of the above documents may vary by state.		
<b>Durable Financial Power of Attorney</b>	<b>Fully Covered</b>	<b>\$55</b>
Each Eligible Parent may request one Durable Financial Power of Attorney per year at no charge. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney		
<b>Health Care or Medical Power of Attorney</b>	<b>Fully Covered</b>	<b>\$55</b>
Each Eligible Parent may request one Health Care or Medical Power of Attorney per year at no charge. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney.		
<b>Elder Law Matters</b>	<b>Fully Covered</b>	<b>\$425</b>
This service covers counseling the Member over the phone or in the office on any personal issues relating to the Eligible Parents as they affect the Member. This benefit includes reviewing documents of the Eligible Parents to advise the Member of the legal effect on the Member. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The benefit also includes preparing deeds involving the Eligible Parents when the Member and/or Covered Spouse is either the grantor or grantee; and preparing promissory notes involving the parents when the Member and/or Covered Spouse is either the payor or payee.		
 <b>Residential Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Purchase of Primary Residence</b>	<b>Fully Covered</b>	<b>\$490</b>
The services of an attorney for the purchase of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.		
<b>Sale of Primary Residence</b>	<b>Fully Covered</b>	<b>\$365</b>
The services of an attorney for the sale of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale of unimproved or rental properties are not included.		
<b>Refinancing of Primary Residence</b>	<b>Fully Covered</b>	<b>\$385</b>
The services of an attorney for the refinancing of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved or rental properties are not included.		
<b>Vacation or Investment Home Sale/Purchase/Refinancing</b>	<b>Fully Covered</b>	<b>\$425</b>
The services of an attorney for the purchase, sale, or refinancing of a Member's vacation or investment residence (where Member has not resided or does not intend to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved properties are not included.		
<b>Home Equity Loan Assistance</b>	<b>Fully Covered</b>	<b>\$360</b>
The services of an attorney for the review or preparation of a home equity loan on the Member's primary residence, or second or vacation home. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. This benefit is limited to one closings per year.		

 <b>Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Property Tax Assessment</b>	<b>Fully Covered</b>	<b>\$360</b>
The services of an attorney for review and advice on a property tax assessment on the Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit includes filing the paperwork, gathering the evidence, negotiating a settlement, and attending the hearing necessary to seek a reduction of the assessment. This benefit is limited to one uses per year.		
<b>Property Tax Dispute</b>	<b>Fully Covered</b>	<b>\$360</b>
Representation of the Member in a dispute involving property taxes on the Member's primary residence (where the Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This benefit does not include the services of an attorney for review and advice on a property tax assessment or any other service covered under the Property Tax Assessment benefit.		
<b>Tenant Dispute</b>	<b>Fully Covered</b>	<b>\$1,700</b>
Representation of the Member and/or Covered Family Member as a tenant in a dispute with his/her landlord.		
<b>Tenant Security Deposit Dispute</b>	<b>Fully Covered</b>	<b>\$850</b>
The services of an attorney to assist the Member as a tenant in recovering a security deposit from the Member's residential landlord for the Member's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. This benefit covers preparation for prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Member for the small claims trial. The service does not include the Participating Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
<b>Landlord Dispute with Tenant</b>	<b>Pre-litigation: Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>Pre-litigation: \$595</b>
	<b>Trial: Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>Trial: \$595</b>
This benefit covers the Member where he/she is a landlord, but where the regular business or livelihood of the Member is that other than a landlord, for matters involving evictions, leases, or disputes with a residential tenant. The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule of Benefits. It does not include representation for a tenant in disputes with other tenants. If a lawsuit must be brought by the landlord, representation will be provided up to the maximum shown in the Schedule of Benefits and the Member will be responsible for paying all fees for any additional services required.		
<b>Security Deposit Dispute with Tenant</b>	<b>Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>\$595</b>
This benefit covers the Member where he/she is a landlord, but where the regular business or livelihood of the Member is that other than a landlord, in defending against the recovery of a security deposit from the Member's residential tenant for any residence owned and leased by the Member; reviewing the lease and other relevant documents; and preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned. It also covers assisting the Member in defending a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Member for the small claims trial. The service does not include the Participating Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
<b>Construction Defect Dispute</b>	<b>Fully Covered</b>	<b>\$425</b>
The services of an attorney in a dispute relating to the Member's new home purchased within the past five (5) years up to the maximum shown in the Schedule of Benefits. This benefit includes preparation and assistance for a dispute related to any defect or damage caused by the construction or related to the construction.		
<b>Neighbor Dispute</b>	<b>Fully Covered</b>	<b>\$765</b>
The services of an attorney in a dispute relating to a Member's neighbor up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in small claims court is not covered.		

 <b>Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Noise Reduction Dispute</b>	<b>Fully Covered</b>	<b>\$765</b>
The services of an attorney in a dispute relating to a Member's enjoyment of his/her home, where any activity related to noise affecting the Member's enjoyment of their home is prohibited by federal, state or local law, up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in small claims court is not covered.		
<b>Boundary or Title Dispute</b>	<b>Fully Covered</b>	<b>\$595</b>
Services needed to negotiate and/or litigate matters arising from boundary or Real Property title disputes involving the Member's primary residence and where coverage is not available under the Member's homeowner or title insurance policies. This benefit includes filing to remove a mechanic's lien. This benefit does not include boundary or title issues related to business assets or property. This benefit does not include boundary or title issues arising from the assertion of Eminent Domain.		
<b>Zoning Application</b>	<b>Fully Covered</b>	<b>\$595</b>
Services needed to negotiate and/or litigate the change of zoning or variance for the Member's primary residence. This benefit applies to the Member as a named plaintiff or defendant. This benefit includes research and review of the law, surveys, advising the Member, preparing applications, and preparing for and attending the hearing. This benefit does not include zoning or variance issues related to business assets or property.		
<b>HOA/COA/POA/Co-Op Board Dispute or Defense</b>	<b>Fully Covered</b>	<b>\$595</b>
The services of an attorney for the representation of the Member as a plaintiff or defendant in a dispute involving a private real estate organization. This benefit includes representation of the Member as a named defendant in a dispute with a HOA/COA/POA or Co-Op board. This benefit does not include disputes in which the Member and/or Covered Family Member holds any position within the private real estate organization or holds a position as a board member of the private real estate organization.		
 <b>Financial Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Debt Collection Defense</b>		
• Pre-litigation defense activities	<b>Fully Covered</b>	<b>\$425</b>
• Trial defense	<b>Fully Covered</b>	<b>\$850</b>
The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.		
<b>Bankruptcy (chapter 7 or 13)</b>	<b>Fully Covered</b>	<b>\$935</b>
Representation on behalf of the Member and/or Covered Family Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.		
<b>Foreclosure</b>	<b>Fully Covered</b>	<b>\$680</b>
Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)		
<b>Tax Audit</b>	<b>Fully Covered</b>	<b>\$1,700</b>
Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit process required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.		
<b>Student Loan Refinancing/Collection Defense</b>	<b>Fully Covered</b>	<b>\$420</b>
The services of an attorney up to the maximum shown in the Schedule of Benefits for a student loan refinancing or collection dispute proceeding. This service covers the Member only, not a Covered Family Member, and/or Covered Family Member when there is an issue regarding a student loan in the name of the Member and/or Covered Family Member. This benefit includes 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, all related to one or more school loans in the name of the Member and/or Covered Family Member up to and including trial if necessary. It does not include vacating a judgment; 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.		



Family Matters	In Network	Out of Network
<b>Separation, Divorce, Civil Annulment 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 up to 28.5 hours with remainder at 25% discount	\$1,700
<p>Legal representation of the Member only for up to the maximum shown on the Schedule of Benefits in an uncontested separation, divorce, civil annulment, consent or default divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum shown on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; or, (2) contested matters in which case the Member must pay the attorney's fee for services, unless this Policy provides coverage of contested matters and the benefit shall be in accordance with the Schedule of Benefits. This benefit applies to the Member only and Covered Family Members only for actions not involving the Member as an opposing party.</p>		
● Post-Divorce Proceedings	Fully Covered up to 28.5 hours with remainder at 25% discount	\$1,700
<p>Legal representation of the Member for up to the maximum listed on the Schedule of Benefits in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum listed on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; (2) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits. A contested post-divorce proceeding requires more than five hours of attorney time, involves disputed issues and requires that both parties be represented by an attorney. This benefit includes custody, support, and alimony proceedings.</p>		
<b>Prenuptial Agreement</b>	Fully Covered	\$680
<p>This service covers the preparation of an agreement by a 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 Member. The fiancé/partner must have separate counsel or must waive representation.</p>		
<b>Name Change</b>	Fully Covered	\$255
<p>Services required to accomplish a legal name change for a Member and/or Covered Family Member.</p>		
<b>Guardianship/Conservatorship</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
<p>Services required to establish a Member and/or Covered Family Member as the guardian(s) or conservator(s) of a family member of either the Member or Covered Spouse another. This benefit does not include fees for a court appointed attorney for the child/conservatee.</p>		

Family Matters (cont.)	In Network	Out of Network
<b>Governmental Agency Adoptions</b>	<b>Uncontested: Fully Covered</b>	<b>\$365</b>
	<b>Contested: Fully Covered</b>	<b>\$765</b>
<p>Legal representation for a Member and/or Covered Family Member of up to the maximum shown in the Schedule of Benefits in a governmental agency adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.</p>		
<b>Private Adoptions</b>	<b>Fully Covered</b>	<b>\$765</b>
<p>Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested private adoption not involving an agency. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) representation of any party other than the adopting parent. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate, and the Member will be responsible for any additional legal fees.</p>		
<b>Stepparent Adoptions</b>	<b>Uncontested: Fully Covered</b>	<b>\$365</b>
	<b>Contested: Fully Covered</b>	<b>\$765</b>
<p>Legal representation for a Member and/or Covered Family Member of up to the maximum shown in the Schedule of Benefits in a stepparent adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.</p>		
<b>Child Custody/Support Involving Never-Married Parents of a Child</b>	<b>Fully Covered Up to 28.5 Hours with remainder at 25% discount</b>	<b>\$1,700</b>
<p>Legal representation for a Member of up to the maximum shown in the Schedule of Benefits in a child custody/support proceeding. This service covers the Member and/or Covered Family Member, when there is an issue of child custody/support of a child parented by a person with the Member/Covered Family Member, but never married to the Member/Covered Family Member. This service covers representation to obtain a support 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, representation for the opposing parent, or any paternity proceeding. If the amount of an attorney's time for an uncontested or contested child custody/support proceeding exceeds the maximum shown in the Schedule of Benefits, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.</p>		
<b>Stalking Victim Assistance</b>	<b>Fully Covered</b>	<b>\$595</b>
<p>This benefit covers advice and consultation, preparation of affidavits and any temporary restraining order (TRO), and review of any related documents for any Member and/or Covered Family Member who is a victim of a stalking incident(s) as defined by state law. This benefit also covers services needed to help the victim Member/Covered Family Member prepare for hearings. This benefit does not include representation for a Covered Family Member when it is in conflict with the Member's interests.</p>		

Family Matters (cont.)	In Network	Out of Network
<b>Protection from Domestic Violence</b>	Fully Covered	\$595
Services needed to assist the Member only, in obtaining a protective order arising from a domestic violence or abuse matter, including all required paperwork and attendance at all court appearances. This benefit does not include representation in suits for damages, defense of any action, or representation of the offender.		
<b>Juvenile Court Proceedings</b>	Fully Covered	\$470
Services related to the representation of the dependent child of a Member and/or Covered Family Member in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court or any matter that may be considered a felony.		
<b>School Code of Conduct/Ethics Proceeding</b>	Fully Covered	\$425
Services needed for a dependent child of a Member/Covered Spouse for consultation, and review or help with preparation of documents prior to the representation of the dependent child in any school proceeding which involves allegations of a violation of the school code of conduct, code of ethics, or honor code, provided the dependent child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the dependent child is officially enrolled.		
<b>School Expulsion Proceeding</b>	Fully Covered	\$425
Services related to the representation of a dependent child of a Member [and/or Covered Family Member] in any school expulsion administrative proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled.		
<b>School Administrative Proceeding</b>	Fully Covered	\$425
Services needed for a dependent child of a Member and/or Covered Family Member for consultations, and review or help with preparation of documents prior to the representation of the dependent child in any school administrative proceeding (not including expulsion), provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of the school in which the child is officially enrolled. This benefit does not contemplate any attendance or representation by the attorney at or prior to any administrative hearing or appearance.		
<b>Immigration Assistance</b>	Fully Covered up to 10 hours with remainder at 25% discount	\$595
This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping the Member prepare for hearings. (This benefit also extends to the Member's Covered Family Members and non-covered family members who are attempting to become US citizens in the manner proscribed by law.) This benefit is limited to proceedings involving one covered immigration applicants per year.		
<b>Parental Responsibility Matters</b>	Fully Covered	\$595
Representation of the Member/Covered Spouse in juvenile court proceedings (except those involving traffic matters) where a the State has brought an action against the Member/Covered Spouse relating to his or her parental responsibilities for a Covered Family Member.		
<b>Civil Litigation</b>	In Network	Out of Network
<b>Civil Litigation Defense</b>	Fully Covered	\$1,700
Services related to the representation of a Member and/or Covered Family Member who is a named defendant in a civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; or (3) matters for which the Member/Covered Family Member has or is required by law to have insurance.		
<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
Services needed to defend the Member from civil proceedings before a municipal, county, state, or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency regarding 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.		

↩ <b>Civil Litigation (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Discounted Contingency Fees</b>	<b>10% Discount</b>	<b>N/A</b>
<p>Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is the Member's responsibility to pay this fee and all costs.</p> <p>-When state laws set contingency fees: Lesser of 10% less than state law maximum fee or the Participating Attorney's usual fee.</p> <p>-When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.</p> <p>Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.</p>		
<b>Mediation</b>	<b>10% Discount</b>	<b>N/A</b>
<p>The services of an attorney for representation at a mediation. This benefit does not include the cost of the mediator's services.</p>		
↩ <b>Criminal Defense</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Traffic Ticket</b>	<b>Fully Covered</b>	<b>\$215</b>
<p>Services related to the representation of the Member and/or Covered Family Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen. This benefit does not cover violations related to a commercial driver's license.</p>		
<b>Serious Traffic Matters (resulting in suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$425</b>
<p>Services related to the representation of a Member and/or Covered Family Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of Member's and/or Covered Family Member's drivers' license. This benefit does not cover violations related to a commercial driver's license.</p>		
<b>Administrative Proceeding (regarding suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$255</b>
<p>Services related to the representation of a Member and/or Covered Family Member in an administrative proceeding relating to the suspension or revocation of driving privileges. This benefit does not cover suspension or revocation of a commercial driver's license.</p>		
<b>Habeas Corpus Proceedings</b>	<b>Fully Covered</b>	<b>\$850</b>
<p>Services related to the representation of a Member and/or Covered Family Member in a Habeas Corpus proceeding.</p>		
<b>Misdemeanor Defense</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<p>Defense of a Member and/or Covered Family Member in connection with criminal misdemeanor charges (not associated with any felony charge).</p>		
<b>DUI/DWI Defense</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<p>Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). This benefit does not include employment related DUI/DWI charges. This benefit does not include misdemeanors relating to a commercial driver's license. This benefit does not include adjustments to probation or parole.</p>		

## 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.