LEGAL RESOURCES®

PROTECT YOURSELF AND YOUR FAMILY FOR ONLY $18.00 PER MONTH!

The Legal Resources Legal Plan provides 100% coverage on a broad range of legal services. Whether it's an every day legal need or unexpected life event, you can relax...you're covered.

Enroll online with your other benefits.

The annual cost is less than what you would pay for just one hour of attorney's time!

Examples of Legal Life Events

20s

- Renting an apartment
- Traffic violations
- Courtroom representation
- Auto purchase agreement
- Advice and consultation



30s

- Getting married
- Buying a home
- Preparing a will
- Power of attorney for spouse
- Contractor disputes



40s

- Teenage drivers
- Home refinance
- Power of attorney for parents
- Elder Law advice
- Property disputes



50s

- Estate planning
- Family issues
- Landlord disputes
- Insurance claims
- HOA hearings



60s

- Revision or review of will
- Advance medical directive
- Estate advice
- Home sale or purchase
- Warranty disputes



FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES[1]

General Advice and Consultation
- Unlimited in-person or telephone advice and consultation for fully covered services

Family Law
- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change

Elder Law
- Estate advice
- Powers of attorney for members' parents

Criminal Matters[2]
- Defense of misdemeanor
- Misdemeanor defense of juveniles

Fully covered for first offense involving alcohol or illegal drugs

Wills and Estate Planning
- Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children

Traffic Violations
- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- Driving under the influence

1st Offense

Civil Actions
- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice

Preparation and Review of Routine Legal Documents
- Unlimited pages and occurrences

Real Estate
- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation

Consumer Relations and Credit Protection
- Warranty disputes
- Billing disputes
- Collection agency harassment

Identity Theft
- Prevention assistance
- Education services
- Identity recovery assistance

Don't see your legal need listed?

You're Still Covered!

The Legal Resources Plan offers a **25% discount**[3] on any less common legal needs, ***including pre-existing legal matters!***

HOW THE PLAN WORKS

1 Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at **LegalResources.com** to find a firm near you.[4] If you need to transfer to another Plan Law Firm, call Member Services.

2 Certified paralegals in our Member Services Department provide backup and support to assist you with any coverage or attorney-related questions.

This **SUMMARY OF COVERAGE** is intended to provide a broad general overview of plan coverage and is not a contract. Coverage may vary by organization. For specific coverage questions, please call Member Services at 800.728.5768.



WHAT QUESTIONS ARE MEMBERS ASKING?

Does the plan cover dependents?

Yes! Legal Resources defines a "covered person" as someone related to the participating employee, also called the "Primary Member".

Are pre-exisiting issues covered?

Yes! Pre-existing matters are covered at a significant discount off the hourly rate of the attorney. It is very important to join Legal Resources before you have a legal need to enjoy the maximum savings from the plan.

Are there any out of pocket expenses?

The Legal Resources Plan covers all attorney fees for fully covered services. However, you are responsible for non-attorney expenses such as court costs, filing fees or any fines assessed.

QUALITY | VALUE | SERVICE | PEACE OF MIND



Please call our Member Services Department with any questions. **We look forward to serving you and your family.**

800.728.5768

LegalResources.com

legalresources Legal Resources

LEGAL® RESOURCES

Relax... you're covered.®

1 Member is responsible for all non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the individual, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of $400. The definition of General District Court may vary by state.

2 Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.

3 Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

4 Timing of selection may vary based on your location or your employer's enrollment procedures.

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