

Relax... you're covered.®

Be prepared when life happens, with the Legal Resources'

Start up!

LEGAL PLAN BENEFIT

Legal Resources is an employee benefit that provides high-quality legal services to our members, helping them to lead lives free of major legal expenses. **The plan covers you, your spouse, and qualifying dependent children.**

LOW COST, GREAT VALUE

With Legal Resources, you get **comprehensive** legal coverage on a broad range of services for an affordable monthly rate. There are no co-pays and the cost of the plan does not change, no matter how often you use it.

FULLY COVERED SERVICES

The most often needed legal services are covered at 100%. That means you, your spouse, and qualifying dependents pay no attorney fees when using these services.

QUALITY ATTORNEYS

Members have access to a network of top-rated, full-service law firms locally, and **one of the largest national attorney networks in the country.**



Warranty disputes

FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES¹

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 Matters²

- Defense of misdemeanor
- Misdemeanor defense of iuveniles

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 First 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!

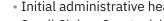
The Legal Resources Plan offers a 25% discount³ on any less common legal needs, *including pre-existing legal matters*!

HOW THE PLAN WORKS

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.

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

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RESOURCES

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- attorney costs such as filing fees, fines, court costs, etc. The F and qualifying dependents, 12-month commitment required. Courtroom representation, when ered through General District Court for claims in excess of \$400. The definition of General District Court may vary by state
- 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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2 Offenses involving illegal drugs, alcohol (except first offense DUI), and firearms are covered at a 25% discount.