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DID YOU KNOW  
MORE THAN

70%

OF AMERICAN HOUSEHOLDS  
WILL HAVE A LEGAL NEED  
THIS YEAR?

.....

**PROTECT  
YOURSELF  
AND YOUR  
FAMILY**

.....

**R LEGAL<sup>®</sup>  
RESOURCES**

Relax... you're covered.<sup>®</sup>



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.**

### 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 **over 13,000 attorneys nationwide.**

## HOW MUCH WILL YOU SAVE?

With the average attorney charging \$200-400 per hour, Legal Resources can help you and your family avoid anticipated and unanticipated attorney fees – saving not only money, but valuable time as well.

COMMONLY USED LEGAL SERVICES	WHAT NON-MEMBERS PAY <sup>1</sup>	WHAT MEMBERS PAY <sup>2,3</sup>
Legal advice and consultation	\$200-400 per hour	<b>\$0</b>
Will preparation	\$500-750 per person	
Purchase, sale, or refinance of primary residence	\$400-700	
Traffic court representation ( <i>including 1<sup>st</sup> offense DUI</i> )	\$750-1,500	
Uncontested divorce representation	\$1,250-2,000	
Tenant dispute with landlord	\$200-400 per hour	
Uncontested domestic adoption ( <i>including name change</i> )	\$1,000-1,500	
Review of a financial contract or lease	\$200-400 per hour	
District court representation in a civil action	\$200-400 per hour	
Defense of child in juvenile court ( <i>misdemeanor</i> )	\$875-1,500	

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

# FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES<sup>2</sup>



## 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<sup>3</sup>

- 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

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. Member is responsible for all non-attorney costs such as filing fees, court costs, fines, etc.

## Don't see your legal need listed?

The Legal Resources Plan offers a **25% discount<sup>4</sup>** on all other 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](http://LegalResources.com) to find a firm near you.<sup>5</sup> If you need to transfer to another Plan Law Firm, call Member Services.

**2** Certified paralegals in our Member Services Department provide you with dedicated, ongoing support and assist you with any coverage or attorney-related concerns.



CELEBRATING OVER

**25 YEARS**  
SERVING OUR MEMBERS

## READ OUR TESTIMONIALS

"I have nothing but praise for my attorney and his assistants. The one letter from my attorney got me the reimbursement immediately. I was quite relieved that I did not have to go to court. The law firm was able to get my former dentist to refund me an overpayment of over \$3000 which I had been pursuing for over a year!"

**-Karissa S.**  
Legal Resources Member  
Since 2012

"My daughter was involved in an automobile accident in D.C. My attorney explained how to deal with our insurance company and he even coached my daughter on her statement. We won the case because he knew about an obscure law that turned the case in our favor and it saved us a few thousand dollars. I will never be without Legal Resources."

**-Edward G.**  
Legal Resources Member  
Since 1997

"My husband went in for a stress test. They stopped it and told him they needed to get him to a cardiologist who said a quarter of his heart was blocked, and he had to have surgery right away. I panicked. I had nothing. No power of attorney, no DNR, no will. Within 2 days, my law firm had everything done before he went in for surgery. When it came time for the surgery, I could concentrate on him and his health and not have to worry about the other things."

**-Deborah S.**  
Human Resources Director,  
and Legal Resources Member  
Since 2010

**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**

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<sup>1</sup> Demonstrates the potential savings the Legal Resources Plan can provide and does not represent actual payments but rather an average standard fee or hourly rate a network attorney would charge for that service.

<sup>2</sup> 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.

<sup>3</sup> Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.

<sup>4</sup> Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

<sup>5</sup> Timing of selection may vary based on your location or your employer's enrollment procedures.

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