



Relax... you're covered.®



Coverage for every day life events now includes enhanced Identity Theft Protection with

**LEGAL *SELECT* BENEFIT**



# PROTECT YOURSELF AND YOUR FAMILY

The Legal Resources Legal Plan Benefit includes 100% payment of attorney fees for the most common legal matters. Whether it's an everyday legal need or unexpected life event, you can **relax...you're covered.**

## STAGES OF LIFE

## 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



Examples of Legal Life Events

# LegalSelect Plan Benefit



As a Legal Resources Member, you have dedicated legal support whenever you need it—saving you time, money, and stress. The Legal Plan Benefit pays 100% of attorney fees for the most common legal matters listed below.<sup>1</sup> For less common needs, including pre-existing matters, members receive an initial consultation and a 25% discount on attorney fees.<sup>2</sup>

**1** Enroll in the benefit

**2** Call the number on your member card

**3** Speak to an attorney



## General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for included services



## Traffic Violations

- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- Driving under the influence
- 1st Offense



## Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



## Civil Actions

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



## Elder Law

- Estate advice
- Powers of attorney for members' parents



## Preparation and Review of Routine Legal Documents

- Unlimited pages and occurrences



## Criminal Matters<sup>3</sup>

- Defense of misdemeanor
- Misdemeanor defense of juveniles
- Included for the first offense involving alcohol or illegal drugs



## Real Estate

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



## Wills and Estate Planning

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



## Consumer and Identity Protection

- Warranty and billing disputes
- Collection agency harassment
- Identity recovery assistance
- Prevention and education services

## Exclusive ID Theft Coverage with LegalSelect

- ✓ 24/7 full-service restoration with a Certified Restoration Specialist
- ✓ Lost wallet & emergency cash assistance
- ✓ **\$1,000,000** of Identity Theft insurance to cover expenses repairing the victim's identity

<sup>1</sup> The 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.

<sup>2</sup> Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

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



## What Questions are Members Asking?

### Does the plan include dependents?

Yes, the Legal Plan Benefit is a family plan that includes the employee, their spouse, and qualified dependent children up to the age of 26.<sup>4</sup>

### Will the plan help me outside of my home state?

Yes, simply call Member Services for assistance.

### Are pre-existing issues included?

Pre-existing legal matters are included as an expanded service, which provides members with an initial consultation and a 25% discount on the attorney's hourly rate. To take full advantage of your plan and maximize savings, it's important to enroll in Legal Resources before a legal issue arises.

### Are there out-of-pocket expenses?

The Legal Resources Benefit Plan pays 100% of attorney fees for included services. Members are responsible for non-attorney expenses and administration fees such as court costs, filing fees or any fines assessed.

## Our Members Say It Best

“ My daughter was in a car accident, for which she was not at fault. We met with our lawyer through Legal Resources and they helped us understand the insurance company's approach to how they pay out a claim. ”

-TRACY G.

“ I was able to get divorced with no added difficulty. I also got advice with a legal situation regarding my aging father. Nobody wants to need a lawyer, but everyone will eventually need one! Highly recommend. ”

-SCOTT H.

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

<sup>2</sup> Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are included at a 25% discount.

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

<sup>4</sup> Eligibility may vary by client and is outlined in the plan contract.

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