



**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.

Limitations and exclusions apply. This material is for illustrative purposes only and is not a contract. Group legal plans are administered by Legal Access Plans, L.L.C, LegalEASE or The LegalEASE Group, Houston, Texas.

© 2025 LegalEASE. All rights reserved.

LegalEASE Benefits Matrix

|  |   |                       |
|--|---|-----------------------|
| ➔ <b>Advice and Consultation</b>                       | <b>In Network</b>   |                       |
| Telephone Advice                                       | Fully Covered   |                       |
| Office Consultation                                    | Fully Covered   |                       |
| Review of Simple Documents                             | Fully Covered   |                       |
| ➔ <b>Financial Advisor</b>                             | <b>In Network</b>   |                       |
| Financial Helpline                                     | Fully Covered   |                       |
| ➔ <b>Identity Theft Prevention/Recovery Assistance</b> | <b>In Network</b>   |                       |
| Advice and Consultation                                | Fully Covered   |                       |
| ➔ <b>Miscellaneous Law Office Services</b>             | <b>In Network</b>   | <b>Out of Network</b> |
|  | Fully Covered up to 10 hours with remainder at 25% discount | \$600                 |
| Discounted Hourly Rate                                 |   |                       |
|  | 25% Discount on Attorney's Hourly Rates                     | N/A                   |
| ➔ <b>Consumer Matters</b>                              | <b>In Network</b>   | <b>Out of Network</b> |
| <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                  |
| <b>Consumer Dispute</b>                                | Fully Covered   | \$595                 |
| Small Claims Court Representation                      | Fully Covered up to 2 hours with remainder at 25% discount  | \$120                 |
| Mail Order or Internet Purchase Dispute                | Fully Covered   | \$300                 |
| Bank Fee Dispute                                       | Fully Covered   | \$300                 |
| First-time Vehicle Buyer                               | Fully Covered   | \$300                 |
| Vehicle Repair and Lemon Law Litigation                | Fully Covered   | \$300                 |

| ↪ <u>Consumer Matters (cont.)</u>                            | In Network  | Out of Network |
|--|---|----------------|
| <b>Cell Phone Contract Dispute</b>                           |   |                |
| • Contract review up to 15 pages                             | Fully Covered   | \$300          |
| • Representation   | Fully Covered   | \$300          |
| <b>Personal Property Protection</b>                          | Fully Covered   | \$300          |
| <b>Warranty Dispute</b>                                      |   |                |
| • Warranty review up to 15 pages                             | Fully Covered   | \$300          |
| • Representation   | Fully Covered   | \$300          |
| <b>Healthcare Coverage Disputes and Records</b>              |   |                |
| • Office Consultation  | Fully Covered   | \$300          |
| • Document Preparation                                       | Fully Covered   | \$300          |
| • Document Review  | Fully Covered   | \$300          |
| <br>   |   |                |
| ↪ <u>Consumer Matters (cont.)</u>                            | In Network  | Out of Network |
| <b>Identity Theft Defense</b>                                | Fully Covered   | \$850          |
| ↪ <u>Estate Planning</u>                                     | In Network  | Out of Network |
| <b>Simple Will or Codicil</b>                                | Fully Covered   | \$80           |
| <b>Living Will</b>   | Fully Covered   | \$55           |
| <b>Health Care Power of Attorney</b>                         | Fully Covered   | \$55           |
| <b>Living Trust Document</b>                                 | Fully Covered   | \$310          |
| <b>Probate of Small Estate</b>                               | Fully Covered up to 2 hours, with remainder at 25% discount | \$120          |
| ↪ <u>Elder Law</u>   | In Network  | Out of Network |
| <b>Will Preparation</b>                                      | Fully Covered   | \$80           |
| <b>Living Will/Health Care or Advanced Directive</b>         | Fully Covered   | \$55           |
| <b>Durable Financial Power of Attorney</b>                   | \$45/Co-Pay   | N/A            |
| <b>Health Care or Medical Power of Attorney</b>              | \$45/Co-Pay   | N/A            |
| <b>Elder Law Matters</b>                                     | Fully Covered   | \$425          |
| <br>   |   |                |
| ↪ <u>Residential Matters</u>                                 | In Network  | Out of Network |
| <b>Purchase of Primary Residence</b>                         | Fully Covered   | \$490          |
| <b>Sale of Primary Residence</b>                             | Fully Covered   | \$365          |
| <b>Refinancing of Primary Residence</b>                      | Fully Covered   | \$385          |
| <b>Vacation or Investment Home Sale/Purchase/Refinancing</b> | Fully Covered   | \$425          |
| <b>Home Equity Loan Assistance</b>                           | Fully Covered   | \$360          |
| <b>Property Tax Assessment</b>                               | Fully Covered   | \$360          |
| <b>Tenant Dispute</b>  | Fully Covered   | \$1,700        |
| <b>Tenant Security Deposit Dispute</b>                       | Fully Covered   | \$850          |

| ↪ <u>Residential Matters (cont.)</u>               | In Network  | Out of Network        |
|--|---|-----------------------|
| Landlord Dispute with Tenant                       | Pre-litigation: Fully Covered up to 10 hours with remainder at 25% discount | Pre-litigation: \$595 |
|  | Trial: Fully Covered up to 10 hours with remainder at 25% discount          | Trial: \$595          |
| Security Deposit Dispute with Tenant               | Fully Covered up to 10 hours with remainder at 25% discount                 | \$595                 |
| Construction Defect Dispute                        | Fully Covered   | \$425                 |
| Neighbor Dispute                                   | Fully Covered   | \$765                 |
| Noise Reduction Dispute                            | Fully Covered   | \$765                 |
| Boundary or Title Dispute                          | Fully Covered   | \$595                 |
| Zoning Application                                 | Fully Covered   | \$595                 |
| ↪ <u>Financial Matters</u>                         | In Network  | Out of Network        |
| <b>Debt Collection Defense</b>                     |   |                       |
| • Pre-litigation defense activities                | Fully Covered   | \$425                 |
| • Trial defense                                    | Fully Covered   | \$850                 |
| <b>Garnishment Defense</b>                         | Fully Covered   | \$850                 |
| <b>Bankruptcy (chapter 7 or 13)</b>                | Fully Covered   | \$935                 |
| <b>Foreclosure</b>                                 | Fully Covered   | \$680                 |
| <b>Tax Audit</b>                                   | Fully Covered   | \$1,700               |
| <b>Tax Defense</b>                                 | Fully Covered   | \$850                 |
| <b>Student Loan Refinancing/Collection Defense</b> | Fully Covered   | \$420                 |

| ↪ <b>Family Matters</b>                     | In Network                 | Out of Network |
|---|----------------------------|----------------|
| <b>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              | \$3,400        |
| • Post-Divorce Proceedings                  | Fully Covered              | \$3,400        |
| <b>Prenuptial Agreement</b>                 | Fully Covered              | \$680          |
| <b>Name Change</b>                          | Fully Covered              | \$255          |
| <b>Guardianship/Conservatorship</b>         | Uncontested: Fully Covered | \$365          |
|   | Contested: Fully Covered   | \$765          |
| <b>Governmental Agency Adoptions</b>        | Uncontested: Fully Covered | \$365          |
|   | Contested: Fully Covered   | \$765          |

| ↪ <b>Family Matters (cont.)</b>   | In Network  | Out of Network |
|---|---|----------------|
| <b>Stepparent Adoptions</b>   | Uncontested: Fully Covered                                    | \$365          |
|   | Contested: Fully Covered                                      | \$765          |
| <b>Child Custody/Support Involving Never-Married Parents of a Child</b> | Fully Covered up to 28.5 hours with remainder at 25% discount | \$1,700        |
| <b>Protection from Domestic Violence</b>                                | Fully Covered   | \$595          |
| <b>Juvenile Court Proceedings</b>                                       | Fully Covered   | \$470          |
| <b>School Administrative Proceeding</b>                                 | Fully Covered   | \$425          |
| <b>Immigration Assistance</b>   | Fully Covered up to 10 hours with remainder at 25% discount   | \$595          |

| ↩ <u>Civil Litigation Defense</u>  | In Network    | Out of Network |
|--|---------------|----------------|
| Civil Litigation Defense   | Fully Covered | \$1,700        |
| Incompetency Defense   | Fully Covered | \$1,700        |
| Discounted Contingency Fees  | 10% Discount  | N/A            |
| Mediation  | 10% Discount  | N/A            |
| ↩ <u>Criminal Defense</u>  | In Network    | Out of Network |
| Traffic Ticket   | Fully Covered | \$215          |
| Serious Traffic Matters (resulting in suspension or revocation of license) | Fully Covered | \$425          |
| Administrative Proceeding (regarding suspension or revocation of license)  | Fully Covered | \$255          |
| Misdemeanor Defense  | Fully Covered | \$1,700        |
| DUI/DWI Defense  | Fully Covered | \$1,700        |

### ↩ 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.

Limitations apply.

***The policy language listed herein is intended to provide a general overview of a typical LegalEASE policy. Please see your LegalEASE policy for specific coverage amounts and exclusions.***

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details. ©2025 LegalEASE All rights reserved