



**Covered Family Member Definition:**

*means the Member's spouse and Member's unmarried dependent children, including stepchildren, legally adopted children, children*

**Eligible Parent Definition:**

*means the parents and grandparents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.*

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.

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## LegalEASE Benefits Matrix

	<b>Sensible Divorce Platform™, Featuring Hello Divorce</b>	In Network
	Divorce Specialist for Each Member	Fully Covered
	Always a Local Lawyer Available	Fully Covered
	Mediation-Early Approach	Fully Covered
	Guided Divorce Support	Fully Covered
	Document Preparation	Fully Covered
	Legal & Financial Expertise	Fully Covered
	Emotional & Post-Divorce Resources	Fully Covered
	Resources to Help Understand the Costs of Extensive Litigation vs. Early Amicable Settlement	Fully Covered
	A Complete Alternative Between Uncontested Divorce and Protracted Contested Divorce	Fully Covered
	<b>Care-Giving</b>	In Network
	Care-Giving	Fully Covered
	<b>TurnSignl</b>	In Network
	TurnSignl	Fully Covered

### EAC Program

	<b>Pre-Litigation and Litigation Consulting</b>	In Network
	One-on-one Sessions with Professionals – Legal Issues	Fully Covered
	Extended Consultations with Professionals	Fully Covered
	Office Consultations with Local Attorney	Fully Covered
	<b>Pre-problem Financial One-on-One Coaching</b>	In Network
	Financial Advisor Consultations	Fully Covered
	<b>Legal Tools - Plan 3.0</b>	In Network
	DEI-Centric Videos	Fully Covered
	Library of Practice Questions and Legal Discussions	Fully Covered

	<b>Advice and Consultation</b>	In Network
	Telephone Advice	Fully Covered
	Office Consultation	Fully Covered
	Review of Simple Documents	Fully Covered
	Simple Dispute Resolution Correspondence	Fully Covered
	<b>Financial Advisor</b>	In Network
	Financial Helpline	Fully Covered
	<b>Online Self Service Document Center</b>	In Network
	Consumer Documents	Fully Covered
	Estate Planning Documents	Fully Covered
	<b>Identity Theft Prevention/Recovery Assistance</b>	In Network
	Advice and Consultation	Fully Covered

## LegalEASE Benefits Matrix

<b>● Miscellaneous Law Office Services</b>		<b>In Network</b>	<b>Out of Network</b>
<b>Covered Miscellaneous Hours</b>		<b>Fully Covered up to 10 hours</b>	<b>\$600</b>
<b>Discounted Hourly Rate</b>		<b>25% Discount on Attorney's Hourly Rates</b>	<b>N/A</b>
<b>● Consumer Matters</b>		<b>In Network</b>	<b>Out of Network</b>
<b>Document Preparation</b>			
● Simple Deed		<b>Fully Covered</b>	<b>\$65</b>
● Promissory Note		<b>Fully Covered</b>	<b>\$55</b>
● Consumer Dispute Correspondence		<b>Fully Covered</b>	<b>\$55</b>
● Installment Sales Agreement		<b>Fully Covered</b>	<b>\$55</b>
● Simple Affidavit		<b>Fully Covered</b>	<b>\$55</b>
● General Power of Attorney		<b>Fully Covered</b>	<b>\$55</b>
● Lease Agreement – Tenant Only		<b>Fully Covered</b>	<b>\$65</b>
● Time Share Agreement		<b>Fully Covered</b>	<b>\$55</b>
<b>Consumer Dispute</b>		<b>Fully Covered</b>	<b>\$595</b>
● Mail Order/ Internet Purchase Dispute		<b>Fully Covered</b>	
● Bank Fee Dispute		<b>Fully Covered</b>	
● Consumer Dispute Correspondence		<b>Fully Covered</b>	
● First-Time Vehicle buyer		<b>Fully Covered</b>	
● Vehicle Repair and Lemon Law Litigation		<b>Fully Covered</b>	
● Cell Phone Contract Dispute		<b>Fully Covered</b>	
● Warranty Dispute		<b>Fully Covered</b>	
● Insurance Disputes		<b>Fully Covered</b>	
<b>Small Claims Court Representation</b>		<b>Fully Covered</b>	<b>\$850</b>
<b>Construction/Renovation/Home Repair Dispute</b>		<b>Fully Covered</b>	<b>\$895</b>
<b>Personal Property Protection</b>		<b>Fully Covered</b>	<b>\$300</b>
<b>Identity Theft Defense</b>		<b>Fully Covered</b>	<b>\$850</b>
<b>● Estate Planning</b>		<b>In Network</b>	<b>Out of Network</b>
<b>Simple Will or Codicil</b>		<b>Fully Covered</b>	<b>\$80</b>
<b>Complex Will</b>		<b>Fully Covered</b>	<b>\$310</b>
<b>Living Will</b>		<b>Fully Covered</b>	<b>\$55</b>
<b>Health Care Power of Attorney</b>		<b>Fully Covered</b>	<b>\$55</b>
<b>Durable Power of Attorney For Healthcare</b>		<b>Fully Covered</b>	<b>\$55</b>
<b>Living Trust Document</b>		<b>Fully Covered</b>	<b>\$310</b>
<b>Probate of Small Estate</b>		<b>Fully Covered</b>	<b>\$3,400</b>
<b>Medicare/Medicaid/Social Security Proceeding</b>		<b>Fully Covered</b>	<b>\$850</b>
<b>Social Security Administration Benefit Appeal</b>		<b>Fully Covered</b>	<b>\$850</b>
<b>● Elder Law</b>		<b>In Network</b>	<b>Out of Network</b>
<b>Will Preparation</b>		<b>Fully Covered</b>	<b>\$80</b>
Each Eligible Parent may receive one Simple Will per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will. This benefit does not cover Complex Wills, as defined in the Definitions section.			
<b>Living Will/Health Care or Advanced Directive</b>		<b>Fully Covered</b>	<b>\$55</b>
Each Eligible Parent may request one Living Will/Health Care or Advance Directive per year at no charge. The attorney will prepare the documents as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive. The titles of the above documents may vary by state.			
<b>Durable Financial Power of Attorney</b>		<b>\$45 Co-Pay</b>	<b>N/A</b>
<b>Health Care or Medical Power of Attorney</b>		<b>\$45 Co-Pay</b>	<b>N/A</b>
<b>Elder Law Matters</b>		<b>Fully Covered</b>	<b>\$425</b>
<b>● Residential Matters</b>		<b>In Network</b>	<b>Out of Network</b>
<b>Purchase of Primary Residence</b>		<b>Fully Covered</b>	<b>\$490</b>

## LegalEASE Benefits Matrix

<b>Sale of Primary Residence</b>	<b>Fully Covered</b>	<b>\$365</b>
<b>Refinancing of Primary Residence</b>	<b>Fully Covered</b>	<b>\$385</b>
<b>First Time Home-Buyer</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>Vacation or Investment Home Sale/Purchase/Refinancing</b>	<b>Fully Covered</b>	<b>\$425</b>

<b>↳ Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Home Equity Loan Assistance</b>	<b>Fully Covered</b>	<b>\$360</b>
<b>Property Tax Assessment</b>	<b>Fully Covered</b>	<b>\$360</b>
<b>Tenant Dispute</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<b>Tenant Security Deposit Dispute</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Landlord Dispute with Tenant</b>	<b>Pre-litigation: Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>Pre-litigation: \$595</b>
	<b>Trial: Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>Trial: \$595</b>
<b>Security Deposit Dispute with Tenant</b>	<b>Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>\$595</b>
<b>Construction Defect Dispute</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>Neighbor Dispute</b>	<b>Fully Covered</b>	<b>\$765</b>

<b>↳ Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Noise Reduction Dispute</b>	<b>Fully Covered</b>	<b>\$765</b>
<b>Boundary or Title Dispute</b>	<b>Fully Covered</b>	<b>\$595</b>
<b>Zoning Application</b>	<b>Fully Covered</b>	<b>\$595</b>
<b>Building Codes (Primary and Secondary Residence)</b>	<b>Fully Covered</b>	<b>\$1,275</b>
<b>↳ Financial Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Debt Collection Defense</b>		
● Pre-litigation defense activities	<b>Fully Covered</b>	<b>\$425</b>
● Trial defense	<b>Fully Covered</b>	<b>\$850</b>
<b>Garnishment Defense</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Bankruptcy (chapter 7 or 13)</b>	<b>Fully Covered</b>	<b>\$935</b>
<b>Foreclosure</b>	<b>Fully Covered</b>	<b>\$680</b>
<b>Tax Audit</b>	<b>Fully Covered</b>	<b>\$1,700</b>

<b>↳ Financial Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Tax Defense</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Student Loan Refinancing/Collection Defense</b>	<b>Fully Covered</b>	<b>\$420</b>
<b>Repossession Defense</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>↳ Family Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Separation, Divorce, Civil Annulment</b>		
● Uncontested Separation	<b>Fully Covered</b>	<b>\$595</b>
● Consent/default Divorce	<b>Fully Covered</b>	<b>\$595</b>
● Uncontested Divorce	<b>Fully Covered</b>	<b>\$595</b>
● Contested Divorce	<b>Fully Covered</b>	<b>\$4,250</b>

 <u>Family Matters (cont.)</u>	In Network	Out of Network
• Post-Divorce Proceedings	Fully Covered	\$4,250
<b>Domestic Partnership Agreement</b>	Fully Covered	\$320
<b>Prenuptial Agreement</b>	Fully Covered	\$680
<b>Name Change</b>	Fully Covered	\$255
<b>Gender Identifier Change</b>	Fully Covered	\$240
<b>Egg/Sperm/Embryo Donation Agreement</b>	Fully Covered	\$480
<b>Surrogacy Representation</b>	Fully Covered	\$1,700
<b>Guardianship/Conservatorship</b>	Uncontested: Fully Covered  Contested: Fully Covered	\$365  \$765
<b>Governmental Agency Adoptions</b>	Uncontested: Fully Covered  Contested: Fully Covered	\$365  \$765

 <u>Family Matters (cont.)</u>	In Network	Out of Network
<b>Stepparent Adoptions</b>	Uncontested: Fully Covered  Contested: Fully Covered	\$365  \$765
<b>Pre-Birth/Post-Birth Parentage Order</b>	Fully Covered	\$320
<b>Child Custody/Support Involving Never-Married Parents of a Child</b>	Fully Covered up to 30 hours with remainder at 25% discount	\$1,785
<b>Paternity Proceeding</b>	Fully Covered	\$595
<b>Stalking Victim Assistance</b>	Fully Covered	\$595
<b>Protection from Domestic Violence</b>	Fully Covered	\$595
<b>Juvenile Court Proceedings</b>	Fully Covered	\$470

 <u>Family Matters (cont.)</u>	In Network	Out of Network
<b>School Administrative Proceeding</b>	Fully Covered	\$425
• School Expulsion Proceedings	Fully Covered	
• School Harassment Proceedings	Fully Covered	
• School Code of Conduct Proceedings	Fully Covered	
<b>Immigration Assistance</b>	Fully Covered up to 15 hours with remainder at 25% discount	\$893
<b>Parental Responsibility Matters</b>	Fully Covered	\$595
 <u>Civil Litigation Defense</u>	In Network	Out of Network
<b>Civil Litigation Defense</b>	Fully Covered	\$1,700
• Pet Liabilities	Fully Covered	\$65
<b>Property Owner Gun Rights Civil Defense</b>	Fully Covered	\$1,700
<b>Incompetency Defense</b>	Fully Covered	\$1,700
<b>Administrative Hearing Representation</b>	Fully Covered	\$1,275

 <u>Civil Litigation Defense (cont.)</u>		In Network	Out of Network
<b>Discounted Contingency Fees</b>	When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.		N/A
<b>Defective Product</b>	When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.		N/A
<b>Medical Malpractice</b>	When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.		N/A
<b>Personal Injury</b>	When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.		N/A
<b>Veterans Benefit Appeal</b>	When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.		N/A

 <u>Civil Litigation Defense (cont.)</u>		In Network	Out of Network
<b>Wrongful Death</b>		When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.	N/A
<b>Mediation</b>		10% Discount	N/A
 <u>Criminal Defense</u>		In Network	Out of Network
<b>Traffic Ticket</b>		Fully Covered	\$215
<b>Serious Traffic Matters (resulting in suspension or revocation of license)</b>		Fully Covered	\$425
<b>Administrative Proceeding (regarding suspension or revocation of license)</b>		Fully Covered	\$255
<b>Bench or Arrest Warrant</b>		Fully Covered	\$1,700
<b>Habeas Corpus Proceedings</b>		Fully Covered	\$850
<b>Misdemeanor Defense</b>		Fully Covered	\$1,700
<b>DUI/DWI Defense</b>		Fully Covered	\$1,700
 <u>Exclusions</u>			
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.			
<i>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.</i>			
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.			
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