



LegalShield Plan Overview

Accessing Your Provider Law Firm

To receive legal services, you can call your dedicated Provider Law Firm directly. If you have questions about your plan or accessing your Provider Law Firm, you may contact Member Services at 888-807-0407 from 7:00 AM CT – 7:00 PM CT, M-F.

Who is Covered

The Participant (Employee); Participant's Spouse; never-married dependent children of the Participant and/or Participant's Spouse, under 26 years of age who are permanent residents of the household or full-time students; children under 18 years of age for whom the Participant, or the Participant's Spouse, is the legal guardian; and any dependent child, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions and is:

- a. Unable to be employed;
- b. 51% or more financially dependent upon the Participant or Participant's Spouse;
- c. Lives at home with the Participant or Participant's Spouse. (Proof may be required by the Company or the Provider Law Firm before any legal services may be given.)

A dependent is defined as the natural or adopted child of the Participant, or Participant's Spouse for the purpose of this plan benefit.

What Services Are Covered

The LegalShield plan includes the following covered services:

CONSULTATION AND ADVICE

DEMAND LETTERS AND PHONE CALLS

A telephone call or a letter to a third party on behalf of the Participant by the Provider Law Firm, for any personal legal matter, unless specifically excluded by the plan.

DOCUMENT REVIEW

Consultation and review of any personal legal document. Document review will not cover the review of documents prepared by another attorney currently representing the Participant.

TELEPHONE AND OFFICE CONSULTATION

Unlimited telephone consultations on any personal legal subject matter, unless specifically excluded by the plan. The Provider Law Firm will provide advice and representation on any matter covered by the plan, if the matter is not covered, the Provider Law Firm will provide consultation on the best course of action. A Participant may call the Provider Law Firm to make an appointment for an office consultation to discuss any personal legal matter. There are no limitations on the number of consultations a Participant receives, however this service is not intended to help a Participant undertake their own representation.



FAMILY MATTERS

ADMINISTRATIVE HEARING

Consultation, preparation, review, and representation at a civil proceeding when the Participant is the defendant before a local, state, or federal board of administration or commission.

ADOPTION

The plan covers all legal services, including representation in court, for a contested or uncontested domestic adoption within the United States. The adoptee must be an individual under the age of 18. Preparation of any required publication notice or any governmental document such as fingerprints and criminal history checks are not covered by the plan.

DOMESTIC VIOLENCE PROTECTION

Consultation, preparation, review, and court representation when the Participant is seeking to be protected by a Victim Protection Order. This coverage is available for the employee only.

ELDER CARE ISSUES

Consultation and review for a Participant with respect to their parent's financial issues regarding; Medicare, Medicaid, Social Security benefits, veteran's affairs, prescription plans, nursing home agreements, Power of Attorney, Living Wills, and Wills.

GUARDIANSHIP OR CONSERVATORSHIP

Consultation, preparation, review and representation for the creation of a new guardianship or conservatorship over a person or estate when the Participant is being named as the guardian or conservator. Services for the party for whom guardianship/conservatorship is being decided, ongoing accounting, or termination of guardianship once established is not covered.

IMMIGRATION ASSISTANCE

Consultation, and review (including affidavits and Power of Attorney) for the Participant.

INCOMPETENCY DEFENSE

Consultation, preparation, review, and court representation when the Participant is subject to a civil competency determination.

JUVENILE COURT DEFENSE

Consultation, preparation, review, and juvenile court representation for a Participant's dependent child so long as there is no conflict between the Participant and said dependent. Matters of parental responsibility are covered. Matters in which a juvenile is charged as an adult are not part of this service.

NAME CHANGE

Consultation, preparation, review, and court representation for the name change of a Participant or their dependents. Preparation of any required publication notice or any governmental document such as fingerprints and criminal history checks are not covered by the plan.



PRENUPTIAL AGREEMENT

Consultation, preparation, and review of a prenuptial agreement. This coverage is available for the employee only.

AUTO

DRIVER'S LICENSE RESTORATION

Consultation, preparation, review, and court representation to assist the Participant in reinstating their driving privileges.

MOTOR VEHICLE PROPERTY DAMAGE

Consultation, preparation, review and assistance up to, but not including the filing of a lawsuit to collect all property damage claims. These services are available for property damages incurred due to a vehicle owned by a Participant being struck by a motor vehicle.

MOVING TRAFFIC VIOLATIONS

Consultation, preparation, review, negotiations, and court representation for all moving traffic violations except for those violations that result in felony charges, or because of driving under the influence, or related charges. This service does cover defense of a traffic ticket.

ESTATE PLANNING

LIVING WILL/PHYSICIAN'S DIRECTIVE

Consultation, preparation, and review of a directive to Physician/Living Will which conforms to state laws.

POWER OF ATTORNEY

Consultation, preparation, and review of any Power of Attorney prepared when the Participant is granting power.

PROBATE

Consultation and review for probate of a Last Will and Testament in which the Participant is named the executor. Full representation is available at a 25% discount.

TRUSTS

Consultation, preparation, and review of revocable and irrevocable trusts, including special needs trusts, in which the Participant is the settlor. Services for estate tax planning are not covered.

WILLS AND CODICILS

Consultation, preparation and review of a simple and complex Last Will and Testament and a codicil. Any provisions in the Will or codicil regarding estate tax planning and distribution of assets outside of the United States are not covered.

FINANCIAL

AFFIDAVITS

Consultation, preparation, and review of an affidavit when the Participant is the affiant. Responsive affidavits are not covered.



BANKRUPTCY

Consultation, preparation, review, and court representation for the Participant for a Personal Chapter 7 or Chapter 13 bankruptcy for a debtor.

CIVIL LITIGATION

Consultation, preparation, review, and representation of the Participant as a defendant in civil proceedings before a local, state or a federal administrative board, agency, or commission, or in a trial court of general jurisdiction.

CONSUMER PROTECTION

Consultation, preparation, review, and court representation of the Participant as a plaintiff or a defendant in a legal proceeding for consumer issues, including personal property matters, in both small claims court and district court. Real estate matters not otherwise covered, appeals and execution of judgment are not covered.

DEBT COLLECTION

Consultation, preparation, review, and representation for matters related to the Participant's personal debt, including negotiations with a creditor to establish repayment, foreclosure, repossession, garnishment, and tax related debt collections. This service does not include family law matters such as enforcement or modification of a support order, third party claims, or matters related to the employer.

IDENTITY THEFT

Consultation, preparation, and review by a Provider Law Firm for financial matters related to the Participant being a victim of identity theft. These matters include negotiations, and representations for any legal action that arises for the Participant such as debt collection defense, foreclosure, repossession, and garnishment. Service does not include bankruptcy and matters of familial identity theft.

PERSONAL PROPERTY

Consultation, review, and preparation of purchase agreements, matters relating to credit reports, credit agreements or installment agreements.

PROMISSORY NOTES

Consultation, preparation, and review of promissory notes for the Participant regardless of if the Participant is the payer or the payee.

SMALL CLAIMS ASSISTANCE

Consultation, preparation, review, and court representation of the Participant as a defendant or plaintiff for matters involving an appearance in Small Claims Court.

TAX AUDIT AND COLLECTION SERVICE

Consultation, preparation, review, and court representation of the Participant when he/she is notified in writing of a tax audit investigation, or examination of his/her tax return when he/she is requested in writing, to appear at the offices of IRS, state or local taxing authorities concerning his/her tax return. Garnishment, attachment, or any other post judgment relief action, trust returns, business or corporate tax returns, payroll and related returns are not covered. Charges of tax fraud or income tax evasion are not covered.



HOME

BOUNDARY OR TITLE DISPUTES

Consultation, preparation, review, and court representation when a Participant is a plaintiff or a defendant in a boundary or title dispute including Eminent Domain.

DEEDS

Consultation, preparation, and review related to real property deeds when the Participant is the grantor or grantee.

EVICITION AND TENANT PROBLEMS

Consultation, preparation, and review for the Participant as a tenant, in matters related to tenant problems including: security deposits, property damage, lease agreements, and eviction. When necessary this service includes court representation when the Participant is a defendant.

FORECLOSURE

Consultation, preparation, review, and court representation of the Participant, as a defendant, in a legal proceeding for foreclosure of their primary or secondary home.

GARNISHMENT

Consultation, preparation, review, and court representation of the Participant, as a defendant, in a legal proceeding for a wage or earnings garnishment.

HOME EQUITY LOAN

Consultation, preparation, and review related to the Participant's home equity loan for the Participant's primary and secondary home. The Participant must be the debtor.

MORTGAGES

Consultation, preparation, and review for the Participant for any residential mortgage documents for a primary or secondary home prepared or reviewed when they are the mortgagor, debtor, or buyer.

PROPERTY TAX ASSESSMENTS

Consultation, preparation, review, and court representation of the Participant in a legal proceeding regarding property tax assessments, reduction of the assessment and property valuations for their primary residence.

PURCHASE/SALE OF HOME

Consultation, preparation, and review for a Participant while purchasing their primary or secondary home or property for the intention of building a personal dwelling, including all documents necessary in the transaction such as, deeds, purchase agreements, mortgages, and titles.

REFINANCING OF HOME

Consultation, preparation, and review of legal documents for the Participant, pertaining to the refinancing of their primary or secondary home.



REPOSSESSION

Consultation, preparation, review, and court representation of the Participant, as a defendant, in a legal proceeding for legal matters related to repossession of personal property.

ZONING APPLICATIONS

Consultation, preparation, review, and representation of the Participant before a zoning authority, to assist in a personal zoning application. This service only applies to the Participant's primary residence. Applications or issues for business assets or property are not covered.

ADDITIONAL BENEFITS

24/7 EMERGENCY ACCESS

The Participant receives toll-free telephone access to the Provider Law Firm on a 24-hour per day basis for covered emergencies by calling this emergency number at 1-877-825-3797. Emergency access is not available for assistance in making, posting, or obtaining bond, bail or other security required for release from a governmental facility.

ADDITIONAL DISCOUNT

For all personal legal matters that are not otherwise fully covered by this plan, the Participant will be entitled to services at a 25% discount of the Provider Law Firm's standard hourly rate. This does not apply to contingency fee matters or flat fee arrangements, which may be negotiated at a separate rate with the Provider Law Firm.

MOBILE APP

The Participant can directly call their Provider Law Firm as well as upload traffic tickets and submit their Will questionnaire directly to the Provider Law Firm through the LegalShield mobile app.

GENERAL EXCLUSIONS: The following items are excluded from any service, including advice and consultation: employment matters; business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense; matters or disputes between the Participant and the Provider Attorney and/or LegalShield; any matter covered by any insurance policy; native American legal issues; frivolous or unethical matters; matters for which an attorney-client relationship exists prior to becoming eligible for benefits. For all other personal legal matters, advice and consultation is provided. Additional document review/preparation or representation is also included for certain matters.

MARKETED BY: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation