



# 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 a.m. CT - 7:00 p.m. CT, Monday - Friday.

## 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 excluded by the plan.

#### DOCUMENT REVIEW

Consultation and document review of any personal legal document. Document review will not cover the review of documents prepared by another attorney currently representing the participant and does not include documents for pro-se representation.

#### TELEPHONE AND OFFICE CONSULTATION

Unlimited telephone consultations on any personal legal subject matter, unless 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, document 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. 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 part of this service.

### **DOMESTIC VIOLENCE PROTECTION**

Consultation, preparation, document review, and court representation when the participant is seeking to be protected by a Victim Protection Order.

### **ELDER CARE ISSUES**

Consultation and document review for a participant with respect to participants' liability 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, document 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 part of this service.

### **IMMIGRATION ASSISTANCE**

Consultation and document review (including affidavits and Power of Attorney) for the participant.

### **INCOMPETENCY DEFENSE**

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

### **JUVENILE COURT DEFENSE**

Consultation, preparation, document 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, document 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 part of this service.

### **PRENUPTIAL AGREEMENT**

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



---

## **AUTO**

---

### **DRIVER'S LICENSE RESTORATION**

Consultation, preparation, document review, and court representation to assist the participant in reinstating their driving privileges. Pre-existing conditions are excluded.

### **MOTOR VEHICLE PROPERTY DAMAGE**

Consultation, document 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. Pre-existing conditions are excluded.

### **MOVING TRAFFIC VIOLATIONS**

Consultation, document 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 or without valid insurance or license.

---

## **ESTATE PLANNING**

---

### **LIVING WILL/PHYSICIAN'S DIRECTIVE**

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

### **POWER OF ATTORNEY**

Consultation, preparation, and document review of any Power of Attorney prepared for any covered person who is at least 18 years old and is the person granting power.

### **PROBATE**

Consultation and document review for probate of a Last Will and Testament in which the participant is named the executor. Document preparation and court representation is available at a 25% discount.

### **TRUSTS**

Consultation, preparation, and document review of revocable and irrevocable trusts, including special needs trusts, in which the participant or the participant's spouse is the settlor. This service does not include tax advice, financial planning or estate tax planning.

### **WILLS AND CODICILS**

Consultation, preparation and document review of a simple or complex Last Will and Testament and a codicil. Any provisions in the Will or codicil regarding estate tax planning is available at a 25% discount. Distribution of assets outside of the United States are not part of this benefit.

---

## **FINANCIAL**

---

### **AFFIDAVITS**

Consultation, preparation, and document review of an affidavit when the participant is the affiant. Responsive affidavits are not part of this service.

### **BANKRUPTCY**

Consultation, preparation, document review, and court representation for the participant or participant's spouse for a Personal Chapter 7 or Chapter 13 bankruptcy for a debtor.



#### CIVIL LITIGATION

Consultation, preparation, document review, and representation of the participant and/or the participant's spouse 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, document review, and court representation of the participant or participant's spouse 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. This service does not include representation for real estate matters not otherwise covered, collection activities after a judgment, any post-judgment actions, execution of judgment, or appeals.

#### DEBT COLLECTION

Consultation, preparation, document review, and representation for matters related to the participant's personal debt including negotiation with creditors to establish repayment, foreclosure, repossession and garnishment. This benefit does not include family law matters such as enforcement or modification of a support order, credit counseling or matters related to the employer; nor does this benefit extend beyond the benefits provided in another portion of this agreement.

#### IDENTITY THEFT

Consultation, preparation, and document review by the provider law firm related to the participant being a victim of identity theft.

#### PERSONAL PROPERTY

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

#### PROMISSORY NOTES

Consultation, preparation, and document 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 or the participant's spouse as a plaintiff or defendant for matters involving an appearance in small claims court.

#### TAX AUDIT AND COLLECTION SERVICE

Consultation, preparation, and document review, and court representation of the participant or spouse 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. This service does not include prosecuting for a return of overpaid taxes or preparing any tax returns.

---

#### HOME

---

#### BOUNDARY OR TITLE DISPUTES

Consultation, preparation, document review, and court representation when a participant or a participant's spouse is a plaintiff or a defendant in a boundary or title dispute including eminent domain.



#### DEEDS

Consultation, preparation, and document review related to real property deeds when the participant or the participant's spouse is purchasing or selling a primary or secondary home and is the grantor or grantee.

#### EVICITION AND TENANT PROBLEMS

Consultation, preparation, and document review for the participant 18 years of age or older who is 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, document review, and court representation of the participant or the participant's spouse as a defendant, in a legal proceeding for foreclosure of their primary or secondary home.

#### GARNISHMENT

Consultation, preparation, document review, and court representation of the participant or the participant's spouse as a defendant, in a legal proceeding for a wage or earnings garnishment.

#### HOME EQUITY LOAN

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

#### MORTGAGES

Consultation, preparation, and document review for the participant and the participant's spouse for any residential mortgage documents for a primary or secondary home prepared or reviewed when they are the mortgagor, debtor, or buyer. This service includes representation of the participant and the participant's spouse at a real estate closing. The 25% discount may be used for review of an abstract, preliminary title reports or preparation of a title opinion.

#### PROPERTY TAX ASSESSMENTS

Consultation, preparation, document review, and court representation of the participant and/or the participant's spouse in a legal proceeding regarding property tax assessments, reduction of the assessment and property valuations.

#### PURCHASE/SALE OF HOME

Consultation and document review for a participant while purchasing or selling 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, and mortgages. Deeds and mortgage document services may apply.

#### REFINANCING OF HOME

Consultation and document review of legal documents for the participant and the participant's spouse, pertaining to the refinancing of their primary home. Mortgage document services or home equity loan services may apply.

#### REPOSSESSION

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

---

## ADDITIONAL BENEFITS

---

### 24/7 EMERGENCY LEGAL ACCESS

The participant receives toll-free telephone access to the provider law firm on a 24-hour-per-day basis, by calling (877) 825-3797 for the following covered emergencies: 1) Anytime the participant is in the presence of a law enforcement officer who may detain him/her. 2) Anytime the participant is in the presence of a law enforcement officer or agency representative who is attempting to take away the participant's child(ren). 3) Anytime the participant is involved in an accident with injury. 4) Anytime the participant is being served with a warrant. Emergency access is not available for assistance in making, posting, or obtaining bond, bail or other security required for release.

### 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.

### LEGAL FORMS

Participants have access to online legal forms that focus on many of today's most common legal concerns. Through the Forms by LegalShield app participants can select from popular legal forms, fill out the form and sign, or send the document on to be signed by another party, all from the convenience of their phone.

### 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: business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expenses; matters or disputes between the participant and/or the employer, and/or the provider attorney and/or LegalShield; any matter covered by any insurance policy; Native American legal issues; requested service that lacks merit, is frivolous or would violate any ethical rule or law; items related to patent, trademark, or copyright matters; services outside the United States. For all other personal legal matters, advice and consultation is provided.

**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