

LegalGUARD Legal Plan

You, your spouse, dependent children and your elder parents or spouse's parents are eligible for benefits in the LegalGuard Legal Plan

You never know when a legal matter may affect you and there are times when it makes sense to use an attorney. The legal world can be complicated and disorienting. Legal matters can be stressful without the right help. Without legal plan benefits, legal costs can average from \$500 to more than \$10,000. The LegalGUARD Plan helps protect you and your family from unexpected legal costs.

Why Do You Need Legal Coverage?

According to the American Bar Association, many of us will have the need for the services of an attorney this year. Legal matters can be very stressful without the right help. And without legal plan benefits, typical issues can range from \$500 to more than \$10,000. The LegalGUARD Plan helps protect you, your family and your savings from unexpected legal costs for many of the normal issues you might experience.

LegalGuard, by LegalEASE, has been putting people in touch with quality local attorneys and helping them solve problems since 1971. Their processes are designed to help you save time and to make things less stressful - such as helping you find the right type of attorney for your legal matter. The providers in the LegalEASE network must meet the most rigorous credentials and standards in the market today.

The LegalGUARD Plan gives you the protection you need for the high costs of some legal issues, but also gives you the availability to update your wills and other estate planning documents. It also provides you access to attorneys for a quick consultation for some of the many decisions you may need to make.

How Does The Plan Work?

Finding the right type of attorney when a need arises can be one of the more stressful tasks when dealing with a legal matter. There are many types of attorneys depending upon what kind of issue you may be facing. So LegalGUARD can help you with this first step. They use their experience and relationships with their network providers to match you to the type of attorney you may need in your situation. This step saves you time, so you can get back to your busy schedule of work, kids, or your daily life.

If you use an In-Network attorney, LegalEASE works directly with the attorney or provider to provide your benefits. When you have a legal need, you can talk with a personal specialist who will guide you from your first call until your matter is resolved. They will follow up with you to ensure everything is OK and to determine if they can be of further assistance. We all believe that good service is essential, especially in today's world where good service may be scarce.

So when you need assistance, give LegalGuard a call to get the help you need - it's that easy. They will guide you through the steps and be right with you the entire way.

LegalGUARD Legal Plan Benefit Examples

Benefits are designed to meet the typical needs of employees and their families. There are no deductibles for covered services. Benefits cover the attorney's time. Other costs, such as filing fees, are not covered by legal plan benefits. The LegalGUARD plan offers convenience of In-Network and Out-of-Network benefits. Many of these matters are fully covered, unless noted.

Consumer Matters	In-Network	Out-of-Network	Estate Planning	In-Network	Out-of Network
Consumer Dispute	Covered	\$500 pre litigation \$1,800 max post filing	Will or Codicil	Covered	\$90/document
Small Claims Court	2 Hours	\$120	Living Will	Covered	\$40
Document Preparation:			Health Care Power of Attorney	Covered	\$40
Simple Deed	Covered	\$60	Living Trust Document	Covered	\$240
Promissory Note	Covered	\$60	Probate of Small Estate	2 Hours	\$120
Dispute Correspondence	Covered	\$60			
Installment Sales Agreement	Covered	\$60	Residential Matters		
Simple Affidavit	Covered	\$60	Purchase of Primary Residence	Covered	\$420
General Power of Attorney	Covered	\$40/document	Sale of Primary Residence	Covered	\$420
Lease Agreement – Tenant	Covered	\$60	Refinancing of Primary Residence	Covered	\$200
Time Share Agreement Only	Covered	\$60	Landlord/Tenant Disputes	Covered	\$2,000 max

Monthly Plan Cost: \$17.97

Limitations or Managed Case Rules May Apply
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The Benefit Alliance Plan

 **Leslie & Associates, Inc.**

LegalGuard Plan Examples - continued

<u>Family Law</u>	<u>In-Network</u>	<u>Out-of-Network</u>	<u>Financial Matters</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Divorce	10 Hours	\$200	Debt Collection Defense		
Contested Divorce	\$2,000 max	\$400	Pre-litigation defense	Covered	\$120
Name Change	Covered	\$200	Trial Defense	Covered	\$480 max
Uncontested Guardianship	Covered	\$400	Bankruptcy (chapter 7 or 13)	Covered	\$660 max
Uncontested Conservatorship	Covered	\$400	Foreclosure	Covered	\$450 max
Uncontested Governmental Adoptions	Covered	\$300	Tax Audits	Covered	\$2,000 max
Uncontested Stepparent Adoptions	Covered	\$400			
Juvenile Court Proceedings	Covered	\$375			
			<u>Criminal Defense</u>		
			Suspension of Driver's License	Covered	\$360
<u>Civil Litigation Defense</u>			Administrative Proceeding	Covered	\$250
Civil Litigation Defense	Covered	\$2,000 max	Misdemeanor defense	Covered	\$2,000 max

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Family Coverage

"FAMILY MEMBER" - means the Member's lawful spouse and children. Eligible Family Members are the Member's spouse and Member's unmarried dependent children, including stepchild, legally adopted child, child placed in the home for adoption and foster child, up to age 19, and from age 19 up to 26 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

Limitations and Exclusions Apply

The following benefits are excluded:

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 and Canada; any matters involving a government (domestic or foreign) entity or agency; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. A two-family house, whether or not used by the Member as his or her primary residence, is deemed an investment or income-producing property.

Legal services which 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, judgements, 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 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 of the group Plan; Administrator or its subsidiaries; Plan Sponsor; Member's employer; LegalEASE, its parents, subsidiaries or any affiliated or successor company, plan provider; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the group Contract / Certificate of Coverage. Except regarding LegalEASE Helpline services, benefits will not be provided in connection with pre-existing matters, which includes any matter where the Member and/or Family Member is on notice as to a pending legal dispute or has previously contacted an attorney.

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 LegalEASE or The LegalEASE Group, Houston, Texas. Product available in all states. Please contact LegalEASE for complete details. 1-800-248-9000