



U.S. Legal Services of Georgia, Inc.

**The Family Defender®
Plan Certificate**

U.S. Legal Services of Georgia, Inc.

8133 Baymeadows Way

Jacksonville, FL 32256

800-356-LAWS

**The Family Defender®
Certificate of Coverage
Group Legal Services Family Plan**

A Group Legal Services Family **Plan** has been provided by U.S. Legal Services®.

Administrative services under the **Plan** are provided by U.S. Legal Services®.

This **Certificate** states that the **Covered Persons** are covered for the legal services benefits as described. Coverage is subject to the provisions of this **Certificate** and the **Plan**. This **Certificate** is issued to **You**. It includes the terms and provisions of the **Plan** that describe the coverage. Please read it carefully.

The following is an outline of the content of this **Certificate**:

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Section I - Definitions to Help Understand the Coverage

Defined terms will have the meaning specified whenever they appear with capitalization. The plural use of a term defined in the singular form will share the same meaning.

“**Administrator**”: Refers to U.S. Legal Services®.

“**Attorney**”: A person licensed to practice law in his or her state and authorized to perform legal functions.

“**Attorney Fee**”: The **Reasonable and Customary Amounts** billed by an **Attorney**. This will be for time spent providing services.

“**Certificate**”: Document issued to each **Participating Employee** outlining coverage.

“**Contribution**”: The charge paid to be a **Participating Employee**.

“**Covered Legal Services**”: Services listed in Section IV - “Services That Are Covered” and not excluded.

“**Covered Person**”: Each of the following:

- (a) A **Participating Employee**.
- (b) A **Participating Employee’s** spouse.
- (c) The unmarried dependent children of either the **Participating Employee** or the **Participating Employee’s** spouse under the age of 19 who reside in the household of a **Participating Employee**.
- (d) The unmarried dependent children of either the **Participating Employee** or the **Participating Employee’s** spouse under the age of 23 if a full time student.

“**Effective Date**”: At 12:01 a.m. EST., the date this **Plan** takes effect.

“**Eligible Employees**”: Anyone employed by the **Subscriber**.

“**Legal Issue**”: A disagreement between the **Covered Person** and any other person or entity regarding legal rights with respect to personal or business activities.

“**Out of Network Benefit**”: The amount paid to the **Covered Person** for reimbursement when contracting with an **Attorney** other than a **Plan Attorney**.

“**Participating Employee**”: An employee of the **Subscriber** that has enrolled, paid and possesses a valid **Certificate**.

“**Plan**”: Group Legal Services Family **Plan**.

“**Plan Attorney**”: A law firm or **Attorney** contracted by the **Administrator**.

“**Plan Year**”: The 12-month period between the **Plan's** anniversary dates, based on the **Plan Certificate's Effective Date**.

“**Pre-existing**”: Taking place prior to the **Effective Date**.

“**Reasonable and Customary Amount**”: The number of hours or dollars required for performing like services in like conditions.

“**Subscriber**”: The person or entity to whom the **Plan** is issued and whose legal name appears on the application.

“**Trial**”: A judicial examination and determination of issues between parties to action.

“**We**”, “**Us**”, and “**Our**” Refer to U.S. Legal Services®.

“**You**” and “**Your**”: Refer to the **Participating Employee**.

Section II - Requirements For Coverage

You must be enrolled. **You** must authorize the payment of the **Contribution**. The Fee will be deducted automatically from **Your** pay. This Fee may change on the renewal date of the **Plan**.

Each time **You** enroll **You** are agreeing to participate for the balance of the **Plan Year**. **You** will be automatically enrolled in subsequent **Plan Years** unless **You** elect not to. A person who becomes **Your** spouse or dependent will be covered, beginning on the date he or she becomes **Your** spouse or dependent, subject to the conditions contained within the **Plan**.

Section III - How The Group Legal Services Plan Works

To obtain the **Covered Legal Services**, a **Covered Person** must contact **Us**. Please be prepared to explain the matter. The representative who answers the call will:

- Determine whether and to what extent there is coverage.
- Give the telephone number(s) and location of the **Plan Attorney(s)** most convenient.
- Answer questions about the coverage.

The telephone number is 1-800-356-LAWS.

Attorney Selection

You may request to be assigned to a **Plan Attorney** of **Your** choosing, provided that the **Plan Attorney** is open to accept the case.

Section IV - Services That Are Covered (See Limitations and Exclusions)

The following services will be provided to **Covered Persons** by **Plan Attorneys** where not specifically excluded:

A. Advice and Consultation:

- 1. Office and Telephone Consultation:** This service gives the opportunity to discuss with a **Plan Attorney** personal legal problems. The **Plan Attorney** will explain the **Covered Person's** rights under the law, point out his or her options and recommend a course of action. If representation is recommended, but is not covered, the **Plan Attorney** will provide a written fee statement in advance. The **Covered Person** may choose whether to retain the **Plan Attorney** at his or her own expense, seek outside counsel, or do nothing. **[Out of Network Benefit: \$50 per consultation]**

B. Consumer-Seller Protection:

- 1. Consumer Protection Matters:** This service covers the **Covered Person** as Plaintiff for representation. Includes **Trial****, in disputes over consumer goods and services. It covers correspondence, filing of suit, ending in settlement or judgment and **Trial****, if needed. **[Out of Network Benefit: \$100]*****
- 2. Personal Property Protection:** This service covers counseling of the **Covered Person** on a personal property issue. It covers correspondence, filing of suit, ending in settlement or judgment and **Trial****, if needed. **[Out of Network Benefit: \$750]*****

- C. Personal Injury/Contingency Fee:** This services includes auto accidents, medical malpractice and similar causes of action. In the event the **Plan Attorney** assumes responsibility over a matter where the recovery of legal fees is provided by statute, by contract, contingent or otherwise, or by the nature of the claim, any **Attorney Fees** recovered shall be the property of the **Plan Attorney**. If the case is one which is to be handled according to contingent contract, the first \$1,000 shall be exempt from any fee. The **Plan Attorney** will represent the **Covered Person** under a contingent fee arrangement where the contingency fee cannot exceed 25% of the net recovery if resolved before or after **Trial****, or cannot exceed 30% of the net recovery if resolved only after appeal. Net recovery and Contingency fee terms will be defined by the **Attorney Fee** agreement between the **Plan Attorney** and the **Covered Person**. If such fees are controlled by Federal or State Statute, the terms of the statutes shall control.

D. Criminal Matters:

- 1. Misdemeanor Defense:** This service covers representation of **Covered Persons** in defense of criminal misdemeanor charge(s) including first offense DUI/DWI. Representation includes court hearings, and disposition through **Trial****. **[Out of Network Benefit: \$300]*****
- 2. Habeas Corpus:** This service covers the **Covered Person** of all the preparation of all paperwork needed. Includes attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a **Covered Person** who is being unlawfully imprisoned. **[Out of Network Benefit: \$500]*****

E. Domestic Violence:

- 1. Domestic Violence Defense:** This service covers representation for **Covered Persons** in defense of domestic violence charge(s). Representation includes court hearings, injunction hearings, restraining orders, and disposition where the **Covered Person** is the defendant. **[Out of Network Benefit: \$300]*****

F. Civil Lawsuits:

1. **Administrative Hearing Representation:** This service covers the **Covered Person** in defense of civil proceedings or adverse government action before a municipal, county, or state administrative board, agency or commission only.
2. **Civil Actions as Plaintiff:** Representation of a **Covered Person** up to and including **Trial**** for personal civil cases when case is determined to be a legitimate cause of action and is not a frivolous case as determined by the **Plan Attorney** and is further subject to the provisions and conditions in paragraph "C" above. **[Out of Network Benefit: \$750]*****
3. **Civil Actions as Defendant:** Representation of a **Covered Person** as a named defendant in a personal civil action including representation through **Trial****. **[Out of Network Benefit: \$750]*****

G. Document Preparation and Review:

1. **Demand Letters:** This service covers the preparation of letters that demand money, property or other personal interest of the **Covered Person**.
 2. **Document Review:** This service covers the review of any personal legal document of the **Covered Person**.
This service covers the preparation of personal legal documents including:
 3. **Prenuptial Agreement.**
 4. **Quit Claim Deed.**
 5. **Personal Affidavit.**
 6. **Promissory Note.**
 7. **Bill of Sale.**
 8. **Personal Contract.**
 9. **Lessee Agreement.**
- [Out of Network Benefit: \$30]*****

H. Estate Planning Documents:

1. **Estate Planning:** The **Plan Attorney** will provide consultation and advice concerning the planning of the **Covered Person's** estate. **[Out of Network Benefit: \$50]**
2. **Living Wills:** This service covers the preparation of a living will for the **Covered Person**. **[Out of Network Benefit: \$25]**
3. **Powers of Attorney:** This service covers the preparation of any power of **Attorney** when the **Covered Person** is granting the power. **[Out of Network Benefit: \$25]**
4. **Wills and Codicils (including Simple Support Trust for Minor Children):** This service covers the preparation of a simple will for the **Covered Person** The creation of a simple testamentary trust is covered. This benefit includes the preparation of codicils and will amendments. **[Out of Network Benefit: Individual Will \$100; Husband/Wife Will \$125; Codicil \$50]**
5. **Estate Administration:** Assistance in administering the **Covered Person's** estate. Includes the applicable property transfers and court appearances. This benefit specifically excludes services for which **Attorney Fees** are collectable from the **Covered Person's** estate. **[Out of Network Benefit: \$275]*****

I. Family Law: Representation for the **Participating Employee** or spouse for family law matters including:

1. **Divorce (Contested and Uncontested).**
 2. **Child Support.**
 3. **Child Custody.**
 4. **Spousal Support.**
 5. **Equitable Distribution of Marital Assets.**
 6. **Modification Actions.**
 7. **Enforcement Actions.**
 8. **Annulments.**
 9. **Paternity Action.**
- [Out of Network Benefit: \$600]*****

- J. Adoption and Legitimization:** This service covers all legal services and court work in a state court for adoption and/or Legitimization of a child for the **Participating Employee** and/or Spouse. Includes reformation of a birth certificate. **[Out of Network Benefit: Uncontested \$300; Contested \$600]****
- K. Guardianship or Conservatorship:** This service covers establishing an uncontested guardianship or conservatorship over a person and his or her estate when the **Covered Person** is appointed guardian or conservator. This does not include representation of the person over whom guardianship or conservatorship is sought, or any annual accountings after the initial accounting. **[Out of Network Benefit: Uncontested \$200]****
- L. Name Change:** This service covers the **Covered Person** for all needed pleadings and court hearings for a legal name change. Limited to one per year per **Covered Person**. **[Out of Network Benefit: \$200]****
- M. Insurance Law:** Representation in disputes between a **Covered Person** and a **Covered Person's** insurance company regarding the non-payment of claims for losses incurred by the **Covered Person**. **[Out of Network Benefit: \$100]****
- N. Real Estate Transactions:** This service covers the review or preparation, by a **Plan Attorney** representing the **Covered Person**, of all relevant documents (including the documents for a new home, the purchase agreement, mortgage and deed), which are involved in the purchase or sale of the **Covered Person's** primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of a **Plan Attorney** at closing. It does not include services provided by any **Attorney** representing a lending institution or title company. **[Out of Network Benefit: Sale of Primary Residence \$200; Purchase of Primary Residence \$200; Refinance of Primary Residence \$50]****
- O. Landlord/Tenant Law:** Legal Disputes as a tenant with the landlord involving the occupancy of **Your** primary residence. Includes eviction defense. **[Out of Network Benefit: \$100]****
- P. Traffic Violations:** Representation for non-criminal moving traffic violations which carry points. **[Out of Network Benefit: \$100]****
- Q. Financial Matters:**
- 1. Debt Collection Defense:** This benefit provides the **Covered Persons** with a **Plan Attorney's** services to limit creditor harassment. Provides representation in defense of any action for personal debt collection, foreclosure of homestead, and determining head of household in garnishment suit.** **[Out of Network Benefit: \$750]****
 - 2. Personal Bankruptcy:** This service covers the **Participating Employee** and spouse in personal non-business Bankruptcy. Includes initial advice through filing of a Chapter 7 Final Report or Confirmation of a Chapter 13 Plan. This service is not available if the creditor is affiliated with **Your** employer or spouse chooses to reaffirm that specific debt. This service is not convertible. **[Out of Network Benefit: \$400]****
- R. Juvenile Matters:**
- Juvenile Court Defense:** This service covers the defense of a **Covered Person** in any juvenile court matter.** **[Out of Network Benefit: \$400]****.
- S. Immigration:**
- 1. Visa Extensions:** Defined as application for extension of an existing visa where the **Covered Person** is eligible for said extensions. **[Out of Network Benefit: \$350]****
 - 2. Naturalization:** Defined as advice, consultation, preparation and filing of applications for naturalization before the United States Bureau of Citizenship and Immigration Services. **[Out of Network Benefit: \$350]****

- 3. **Deportation (Now Known as Removal):** Appearance before the U.S. Immigration Court to provide **Covered Persons** with Defense of Removal actions and/or applications for Relief from Removal before the Immigration Judge. **[Out of Network Benefit: \$350]****
 - 4. **All Immigration Matters Not Listed Above:** All other immigration matters to be provided to **Covered Persons** at 33 1/3% off **Plan Attorney's** normal rate or fees.
- T. **Business Law:** Preparation of legal documents for formation of one corporation, partnership or other business entity per year per **Plan**. **[Out of Network Benefit: \$100]****
- U. **All Other Legal Matters:** Except as provided herein above or excluded herein below, **Plan Attorneys** will provide legal representation for all other limited, **Pre-existing** or non-covered legal matters at 33 1/3% off their normal rates or fees.

****Trial** Indemnity Benefits: \$50 per hour up to \$600 and **Trial** time (\$200 per 1/2 day for **Trial** time) up to \$15,000.

*****Out of Network Benefit:** \$50 per hour up to amount stated in **Plan**.

Section V - Limitations and Exclusions

1. Limitations

Plan Attorneys will provide legal representation for 33 1/3% off their normal rates or fees if any of the following are present:

- A. Legal matters under coverages for Family Law (where the **Covered Person** is the petitioner), Foreclosure and Bankruptcy during the first 120 days from the **Effective Date** of the **Plan**.
- B. Legal matters under coverages for Family Law that have exceeded twelve (12) hours per event or exceeded twelve (12) hours during a **Plan Year**.
- C. Coverage for a DUI/DWI that is not the **Covered Persons'** first DUI/DWI offense.
- D. Preparing, completing, or filing of a federal, state, or local tax return, tax law, or tax planning for wills and/or trusts.
- E. Felony crimes.
- F. Interventions and amicus curiae.
- G. Appellate proceedings of any nature.
- H. Duplication of services previously claimed in relation to the same matter.
- I. Legal proceeding in which the **Covered Person** is entitled to legal representation or reimbursement for the costs thereof from any source other than this **Plan** or another legal expense **Plan**.
- J. Legal services received or contracted for prior to the **Effective Date**. Legal incident occurring prior to the **Effective Date**.
- K. Legal representation regarding a matter arising out of or in connection with a business venture or investment matter. Includes trademark, patent or copyright matters, except as specifically covered under this **Plan**. Legal services which ordinarily would be deductible under the Internal Revenue Code as a business expense. Including but is not limited to, legal services rendered to **You** relative to income-producing property, including commercial or residential rental property transactions

where **You** are the owner and/or landlord of such property; or business transactions; or farm transactions; or like transactions.

- L. Legal services pertaining to timeshares, vacation property, or refinancing of a second home.
- M. Non-court ordered depositions and arbitrations.
- N. Reinstatement of **Your** license after knowingly driving on a suspended license and/or representation on a violation received for knowingly driving on a suspended license.
- O. Negotiations for any matters described in Section IV - Services That Are Covered herein that have exceeded two (2) hours, excluding paragraph I.
- P. Legal services for post-judgment matters other than those described in Section IV - Services That Are Covered paragraph I herein.
- Q. Legal services for camera initiated violations referred to as a red light ticket. Toll violations, parking tickets, sound violations, equipment violations, window tinting violations and any other such non-pointable violations.

2. Exclusions

We will not provide legal representation for the following circumstances:

- A. Coverage in Federal Courts of the United States except for Personal Bankruptcy and Immigration provided herein.
- B. Actions or disputes between **You** and **Your** employer, or **Your** employer's insurance carrier, unions, **Plan** underwriter or any other party not covered.
- C. Class action lawsuits.
- D. Fines, penalties, court-ordered payments of **Attorney Fees**, court costs, service of process fees, travel, clerical, postage, and any other costs and expenses not specified under Section VI - Services That Are Covered.
- E. Any action, dispute or proceeding against **Our** interest, or that of **Our** affiliated companies, the underwriter(s) of the **Plan**, or any of **Our** or their agents, **Plan Attorneys**.
- F. Legal services for the benefit of any person other than a **Covered Person**.
- G. Legal services for the **Covered Person(s)** other than the **Participating Employee** against the interests of another **Covered Person** under this **Plan**.
- H. Except as provided for in this **Plan**, a matter arising out of or in connection with **Your** employment, past or present. Includes but is not limited to disputes between **You** and **Your** employer, **You** and **Your** fellow employees, **You** and **Your** union, **You** and **Your** labor/management trust fund or pension fund, workers' compensation matters, and unemployment compensation matters.

Section VI - Effective Date, Renewal, Cancellation, Reinstatement and Conversion

A. Cancellation

Provided **Your Contribution** and any applicable fees have been received by **Us**, this **Plan** is effective upon the **Effective Date**, and will renew automatically on its anniversary without further notice and will continue to renew thereafter, unless:

1. Written notification of cancellation is Received by **Us**: (i) within 30 days of the **Effective Date**, or (ii) after 30 days from the **Effective Date**, together with any unpaid administration fees; or
2. **We** provide **You** with 30 days' written notice of cancellation; or
3. **You** don't pay **Us** promptly; in which case we will provide you with 10 days' written notice of cancellation.

If **You** paid **Us** any **Contribution** in advance, **We** will return the unearned portion to **You** (less administrative fees, if any). Earned **Contribution** will be calculated as if **You** had paid **Your Contribution** on a monthly basis. If **Your Plan** is lapsed because **You** didn't pay **Your Contribution**, **You** may reinstate it by paying **Your Contribution** and any fees owed. If **You** do this within 30 days of the date **Your Plan** otherwise would have been canceled, it will be reinstated as if it had never lapsed. Otherwise, **You** may choose to buy a new **Plan**, provided **Your** payments due under this or any other **Plan** are paid in full.

B. Conversion to Other Plan

You may convert this **Plan** to an individual **Plan** when no longer qualified as an employee or member of the sponsor who offered this **Plan** to him/her. **You** must notify **Us** within 30 days of non-renewal to make arrangements for **Contribution** payment. **You** may also convert this **Plan** to any other plan for which he/she is eligible. In the event of such conversion, **You**, will be eligible for any additional benefits under that **Plan** in accordance with its provisions. **You** will be credited with **Your** time for the time this **Plan** was effective only with respect to the **Plan** provisions which are the same in both policies.

Section VII - Other Important Information

A. Attorney Independence

Plan Attorneys are not **Our** agents or employees. **We** are not liable to a **Covered Person** for an act of a **Plan Attorney** or any other **Attorney**. **We** are not liable to a **Covered Person** for the failure to act or omission of a **Plan Attorney** or any other **Attorney**. **We** will not interfere with the attorney-client relationship between a **Covered Person** and their **Plan Attorney**. In the event a **Covered Person** is not satisfied with a **Plan Attorney** or a **Plan Attorney** performs or omits an act, which may give rise to a claim for malpractice, a **Covered Person's** sole recourse will be against the **Plan Attorney** handling the case. Nothing in this **Plan** shall be deemed to interfere with the Bar Association's or the court's right to discipline **Attorney(s)**.

B. Dispute Resolution

If a dispute arises between **You** and **Us**, all parties agree to use their best efforts to resolve such dispute amicably. If **We** cannot reach a resolution, this dispute will be submitted to an arbitration board composed of three **Attorneys** practicing in the same bar circuit as **Your** address. **You** will choose one **Attorney**. **We** will choose a second **Attorney**. The two **Attorneys** so chosen by **You** and **Us** will select the third **Attorney**. The decision of the majority of the three **Attorneys** will be binding on all parties. Expenses of arbitration will be shared equally. Each party will be responsible for their own **Attorney Fees**.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between **Plan Attorneys** and their **Covered Person** clients.

C. Claims Processing Consent

Each **Covered Person** agrees to allow their **Plan Attorney** to provide information to **Us**. This includes the frequency and general nature of a contact the **Covered Person** has with them for the purpose of processing a claim. They will not be asked to provide any details of these contacts. They will be asked to provide the date, time, and general nature of the contact, the time spent, the outcome, and any other information needed for **Us** to determine the extent of coverage.

D. Other Insurance, Subrogation, Transfer of Rights of Recovery Against Others to Us

If a **Covered Person** is entitled to receive services or reimbursement for services from any other person, **Plan**, organization, or insurance policy (e.g. auto or homeowners insurance), **We** will pay benefits under this **Plan** only to the extent they are in excess of other plans or policies.

In the event of a payment in this **Plan**, **We** will be entitled to the **Covered Person's** rights of recovery against any person or organization. The **Covered Person** agrees to assign all rights of recovery to **Us**. If an assignment is sought, the **Covered Person** must cooperate with **Us** to secure such rights.

E. Attorney Discretion

Attorneys shall have the obligation to decline the representation of any **Covered Person** where the matter presented is deemed by the **Attorney** to be frivolous, false, or without merit. Likewise, if a conflict has developed between **Attorney** and **Covered Person(s)** to the extent that **Attorney** cannot in good faith or pursuant to the Code of Professional Responsibility continue to represent said **Covered Person(s)**.

F. Out of Network Claims

If a **Covered Person** wants to obtain legal services for a **Covered Legal Service** from an **Attorney** other than a **Plan Attorney** and utilize the **Out of Network Benefit**, the **Covered Person** must contact **Us** first. The **Covered Person** must send **Us** a completed claim form and itemized billing within ninety (90) days of the date of service, whether the matter is concluded or on-going, or reimbursement for **Covered Legal Services** will be denied. This means the **Covered Person** should send interim statements no less than every ninety (90) days.

G. General

The **Covered Person's** have the right to make a complaint to the state bar association about the conduct of a **Plan Attorney**. If a **Covered Person** has a question or concern about the service they have received, please call **Us** at 1-800-356-LAWS.

Nothing contained in this **Certificate** is intended to interfere with a **Covered Person's** freedom of choice in the selection of an **Attorney** or with the **Attorney-client** relationship.



**FAMILY DEFENDER® MODIFICATION
ENDORSEMENT E-5**

This endorsement modifies coverage provided under the following:

Legal Services Family Plan
Group Legal Services Family Plan
Certificate of Coverage – Group Legal Services Family Plan

The following is added as a coverage to the Plan:

ELDER LAW:

1. This benefit entitles the Plan Member to consultations with a qualified Elder Law Plan Attorney for their or their spouses' parents at no cost to the Plan Member. There shall be no limit to the number of free consultations per year. Such consultation shall be of sufficient length or duration in time, in the opinion of the Plan Attorney, to adequately respond to the Plan Member's inquiry. This benefit shall be limited to consultation on the following areas:
 - a. **Elder Fraud, Schemes or Scams:** Perpetrated on Senior's including telephone, mail or other solicitation and to avoid becoming a victim of fraud, abuse, schemes, chicanery or other misleading ideas or deceptions.
 - b. **Planning for Incapacity:** Including powers of attorney, living wills, health care surrogates, living trusts and forms of ownership.
 - c. **Health Care Decisions:** Decisions by patient, decisions for incompetent patient, durable power of attorney, living wills, and anatomical gifts.
 - d. **Financial Planning:** In order to save on income, gift and estate taxes, to adequately provide for family members, including development and reviewing a financial plan. IRA's, C.D.'s, annuities, life insurance, personal residence, health care benefits as well as retirement planning.
 - e. **Debt & Consumer Counseling:** Concerning problems with collections, debt and/or credit or credit reports.
 - f. **Estate Planning, Wills, Trusts and Living Trusts:** Including planning for surviving spouse, planning for single person, including tax strategies and techniques.
2. Preparation of an individual Simple Will, Codicil or change in individual Simple Will, Living Will and/or Advanced Care Directive and Durable Power of Attorney.

[Out of Network Benefit: \$100]***



**FAMILY DEFENDER® MODIFICATION
ENDORSEMENT E-12**

This endorsement modifies coverage provided under the following:

Legal Services Family Plan
Group Legal Services Family Plan
Certificate of Coverage – Group Legal Services Family Plan

The definition of Plan Member, Subsection (d) is modified as follows:

The age of the unmarried dependent children is changed from 23 to 26. In addition, the dependent does not have to be a full time student.



**FAMILY DEFENDER® MODIFICATION
ENDORSEMENT E-15**

This endorsement modifies coverage provided under the following:

Legal Services Family Plan
Group Legal Services Family Plan
Certificate of Coverage – Group Legal Services Family Plan

The following coverage is added to the Plan:

IRS Audit Protection: Legal services involving Internal Revenue Service (IRS) Audits for which You receive written notice while Your Plan is in effect and which related to Your personal tax return. Professional services may be provided by any licensed Public Accountant, CPA or Attorney. **[Out of Network Benefit: \$400]****



**FAMILY DEFENDER® MODIFICATION
ENDORSEMENT E-47**

This endorsement modifies coverage provided under the following:

Legal Services Family Plan
Group Legal Services Family Plan
Certificate of Coverage – Group Legal Services Family Plan

The following coverage is added to the Plan:

Legal matters in connection with the Plan Member's secondary residence.



**FAMILY DEFENDER® MODIFICATION
ENDORSEMENT E-59**

This endorsement modifies insurance provided under the following:

Legal Services Family Policy of Insurance
Group Legal Services Family Policy of Insurance
Certificate of Coverage – Group Legal Services Family Policy of Insurance

The following coverage is added to the **Policy**:

Living Trusts (Revocable & Irrevocable) – Advice preparation and execution of a Living Trust by Policy Attorney including the following: Durable Power of Attorney for Financial Management, Advance Health Care Directive, Pour-Over Wills, Bills of Sale and/or Transfer Deeds. This service does not include tax planning or services associated with funding the trust after it is created.

Legal matters under coverages for Living Trust will start 120 days from the Effective Date.



**FINANCIAL EDUCATION AND CREDIT COUNSELING
TAX BENEFITS
ONLINE TOOLS**

Financial Education and Credit Counseling

Consultations: Members are entitled to no cost telephonic consultation with Certified Credit Counselors. A complete financial assessment will include a review and analysis of your household income, expenses, assets and liabilities. Typical matters include but not limited to:

- Credit counseling
- Debt and budgeting assistance
- Retirement planning
- College planning
- Housing advisory services – homeownership, mortgages and refinancing

Tax Benefits

Tax Preparation and Consultation: Members are entitled to receive an income tax planning related consultation with a tax professional on each separate tax issue. Typical matters include but not limited to:

- Retirement planning
- Investment strategies
- Capital gains
- Inheritance
- Divorce

Preparation of all personal income tax documents are prepared by a CPA at a discounted rate of \$195, including a free review of prior year's return.

Online Tools

Members are entitled to access various online resources to assist in their financial wellness. Online tools include:

- Budgeting and financial calculators
- Financial test and quizzes to improve money management skills
- Articles designed to help with financial decisions
- Video library for money management skills

How to Use the Plan

To utilize this benefit, call **1-844-958-LAWS** between the hours of 9:00am-5:00pm CST Monday through Friday.



ADDITIONAL SERVICES

The following services are available to Plan Member, in addition to the policy coverage, at no additional cost:

“Do It Yourself” Legal Form Document Preparation: Our simple online process will enable Members to prepare their own legal documents without incurring the cost of an attorney or dealing with lengthy deliverable timeframes.

Legal Library: Member can research an array of legal categories by accessing the legal information directory. Search for legal information or browse these categories: Bankruptcy, Civil Rights, Consumer Finance, Consumer Protection, Credit/Debit Collection/Identity Theft/Fraudulent Transfers, Criminal Law, Divorce & Family Law, Elder Law, Estate Law, Immigration & Citizenship, Intellectual Property, Internet, Landlord & Tenant, Motor Vehicles, Names, Neighbors, Personal Property, Pets & Animals, Small Business, Sports, Taxes & Audits, The Legal System, and Travel Law.

Online Will Preparation: In addition to the Estate Planning coverage in the policy, Member will have access to the interactive online will program. This program provides Member a resource to create their own will privately online, which can be download and printed. Complete instructions are included on required signing and witnesses to validate the will. The online will program can be extended to friends and family of the Member.

Mobile Application (Apple or Android): Members can view account information, including plan documents, Member ID Card and open cases. Members will have access to Network Attorney Directory and the ability to request a consultation with a Network Attorney. Access to the legal document library is also accessible through the mobile app.

Member Portal: Members can log into their member portal at www.uslegalservices.net, which gives access to policy documents, the "Do It Yourself" Legal Form Documents, Legal library, free Online Will Preparation, and Attorney Search function.

24 Hour Emergency Services: In the event of incarceration, Members will have access to legal providers after hours and weekends. Members will be assisted with non-emergency issues next business day and during normal hours of operations. The emergency contact phone number is (800) 356- LAWS(5297).