Covered Family Member Definition:

means the Member's spouse and Member's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 26.

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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Advice and Consultation	In Network
Telephone Advice	Fully Covered
Office Consultation	Fully Covered
Review of Simple Documents	Fully Covered
Financial Advisor	**In Network**
Financial Helpline	Fully Covered
Identity Theft Prevention/Recovery Assistance	**In Network**
Advice and Consultation	Fully Covered
Online Self Service Document Center	**In Network**
Consumer Documents	Fully Covered
Estate Planning Documents	Fully Covered
TurnSignl	**In Network**
On-Demand Roadside Interaction	Fully Covered

Miscellaneous Law Office Services	In Network	Out of Network
	Fully Covered up to 10 hours	$600
Discounted Hourly Rate		
	25% Discount on Attorney's Hourly Rates	N/A
Consumer Matters	**In Network**	**Out of Network**
Document Preparation		
• Simple Deed	Fully Covered	$320
• Promissory Note	Fully Covered	$55
• Consumer Dispute Correspondence	Fully Covered	$55
• Installment Sales Agreement	Fully Covered	$55
• Simple Affidavit	Fully Covered	$255
• General Power of Attorney	Fully Covered	$70
• Lease Agreement – Tenant Only	Fully Covered	$65
Consumer Dispute	Fully Covered	$595
Small Claims Court Representation	Fully Covered	$300
Construction/Renovation/Home Repair Dispute	Fully Covered	$895
Vehicle Repair and Lemon Law Litigation	Fully Covered	$300
Personal Property Protection	Fully Covered	$300
Identity Theft Defense	Fully Covered	$850
Estate Planning	**In Network**	**Out of Network**
Simple Will or Codicil	Fully Covered	$80

Estate Planning (cont.)	In Network	Out of Network
Complex Will	Fully Covered	$310
Living Will	Fully Covered	$170
Health Care Power of Attorney	Fully Covered	$170
Durable Power of Attorney For Healthcare	Fully Covered	$170
Hospital Visitation Authorization	Fully Covered	$55
Living Trust Document	Fully Covered	$370
Probate of Small Estate	Fully Covered up to 5 hours with remainder at 25% discount	$300
Veterans Benefits Appeal	Fully Covered	$720
Elder Law	**In Network**	**Out of Network**
Will Preparation	Fully Covered	$80
Living Will/Health Care or Advanced Directive	Fully Covered	$55
Durable Financial Power of Attorney	$45/Co-Pay	N/A
Health Care or Medical Power of Attorney	$45/Co-Pay	N/A
Elder Law Matters	Fully Covered	$425

Residential Matters	In Network	Out of Network
Purchase of Primary Residence	Fully Covered	$490
Sale of Primary Residence	Fully Covered	$365
Refinancing of Primary Residence	Fully Covered	$385
Vacation or Investment Home Sale/Purchase/Refinancing	Fully Covered	$425
Home Equity Loan Assistance	Fully Covered	$360
Property Tax Assessment	Fully Covered	$360
Tenant Dispute (Covers Plaintiff and Defendant)	Fully Covered	$1,700
Tenant Security Deposit Dispute (Covers Plaintiff and Defendant)	Fully Covered	$850

Residential Matters (cont.)	In Network	Out of Network
Landlord Dispute with Tenant (Covers Plaintiff and Defendant)	Pre-litigation: Fully Covered up to 10 hours with remainder at 25% discount	Pre-litigation: $595
	Trial: Fully Covered up to 10 hours with remainder at 25% discount	Trial: $595
Security Deposit Dispute with Tenant (Covers Plaintiff and Defendant)	Fully Covered up to 10 hours with remainder at 25% discount	$595
Construction Defect Dispute	Fully Covered	$425
Neighbor Dispute (Covers Plaintiff and Defendant)	Fully Covered	$765
Noise Reduction Dispute	Fully Covered	$765
Boundary or Title Dispute	Fully Covered	$595
Zoning Application	Fully Covered	$595

Residential Matters (cont.)	In Network	Out of Network
Building Codes (Primary and Secondary Residence)	Fully Covered	$1,275
Financial Matters	**In Network**	**Out of Network**
Debt Collection Defense		
● Pre-litigation defense activities	Fully Covered	$425
● Trial defense	Fully Covered	$850
Garnishment Defense	Fully Covered	$850
Bankruptcy (chapter 7 or 13)	Fully Covered	$935
Foreclosure	Fully Covered	$680
Tax Audit	Fully Covered	$1,700
Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit process required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.		
Tax Defense	Fully Covered	$850
Student Loan Refinancing/Collection Defense	Fully Covered up to 7 hours with remainder at 25% discount	$420

Financial Matters (cont.)	In Network	Out of Network
Repossession Defense	Fully Covered	$850
Family Matters	**In Network**	**Out of Network**
Separation, Divorce, Civil Annulment		
● Uncontested Separation	Fully Covered	$595
● Consent/default Divorce	Fully Covered	$595
● Uncontested Divorce	Fully Covered	$595
● Contested Divorce	Fully Covered up to 30 hours with remainder at 25%	$1,785
● Post-Divorce Proceedings	Fully Covered up to 30 hours with remainder at 25%	$1,785
Domestic Partnership Agreement	Fully Covered	$320
Prenuptial Agreement	Fully Covered	$680
Name Change	Fully Covered	$255

Family Matters (cont.)	In Network	Out of Network
Egg/Sperm/Embryo Donation Agreement	Fully Covered	$480
Surrogacy Representation	Fully Covered	$1,700
Guardianship/Conservatorship	Uncontested: Fully Covered	$365
	Contested: Fully Covered	$765
Governmental Agency Adoptions	Uncontested: Fully Covered	$365
	Contested: Fully Covered	$765
Stepparent Adoptions	Uncontested: Fully Covered	$365
	Contested: Fully Covered	$765
Pre-Birth/Post-Birth Parentage Order	Fully Covered	$320
Stalking Victim Assistance	Fully Covered	$595
Gender Identifier Change	Fully Covered	$240

Family Matters (cont.)	In Network	Out of Network
Child Custody/Support Involving Never-Married Parents of a Child	Fully Covered up to 30 hours with remainder at 25% discount	$1,785
Protection from Domestic Violence	Fully Covered	$595
Juvenile Court Proceedings	Fully Covered	$470
School Administrative Proceeding	Fully Covered	$425
Immigration Assistance	Fully Covered up to 10 hours with remainder at 25% discount	$595
Parental Responsibility Matters	Fully Covered	$595
Civil Matters	**In Network**	**Out of Network**
Civil Litigation Defense	Fully Covered	$1,700
Incompetency Defense	Fully Covered	$1,700

Civil Matters (cont.)	In Network	Out of Network
Administrative Hearing Representation	Fully Covered	$1,275
Discounted Contingency Fees	10% Discount	N/A
Mediation	10% Discount	N/A
Criminal Defense	**In Network**	**Out of Network**
Traffic Ticket	Fully Covered	$215
Serious Traffic Matters (resulting in suspension or revocation of license)	Fully Covered	$425
Administrative Proceeding (regarding suspension or revocation of license)	Fully Covered	$255
Habeas Corpus Proceedings	Fully Covered	$850
Misdemeanor Defense	Fully Covered	$1,700
DUI/DWI Defense	Fully Covered	$1,700
Restraining Order Assistance	Fully Covered	$425

Exclusions

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 it's 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.

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.