

PROTECT YOURSELF AND YOUR FAMILY FOR ONLY \$8.31 PER PAY PERIOD!

The Legal Resources Legal Plan provides 100% coverage on a broad range of legal services. Whether it's an every day legal need or unexpected life event, you can relax...you're covered.

Open Enrollment



New Hire Enrollment



The annual cost is less than what you would pay for just one hour of attorney's time!

20s

Renting an apartment
Traffic violations
Courtroom representation
Auto purchase agreement
Advice and consultation



30s

Getting married
Buying a home
Preparing a will
Power of attorney for spouse
Contractor disputes



40s

Teenage drivers
Home refinance
Power of attorney for parents
Elder Law advice
Property disputes



50s

Estate planning
Family issues
Landlord disputes
Insurance claims
HOA hearings



60s

Revision or review of will Advance medical directive Estate advice Home sale or purchase Warranty disputes









FAQs



FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES1



General Advice and Consultation

 Unlimited in-person or telephone advice and consultation for fully covered





Family Law

- Uncontested domestic adoption
- Uncontested divorce
- Uncontested name change



Elder Law

- Estate advice
- Powers of attorney for members' parents



Criminal Matters²

- Defense of misdemeanor
- Misdemeanor defense of juveniles

Fully covered for first offense involving alcohol or illegal drugs



Wills and Estate **Planning**

- •Will preparation and periodic updates
- Advance medical directive
- •Financial powers of attorney
- Contingent trust for minor children

Traffic Violations

Traffic infractions and

misdemeanors

Reckless driving

Speeding

1st Offense



Preparation and **Review of Routine Legal Documents**

 Unlimited pages and occurrences



Real Estate

- •Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance



Civil Actions

Representation as defendant

Driving under the influence

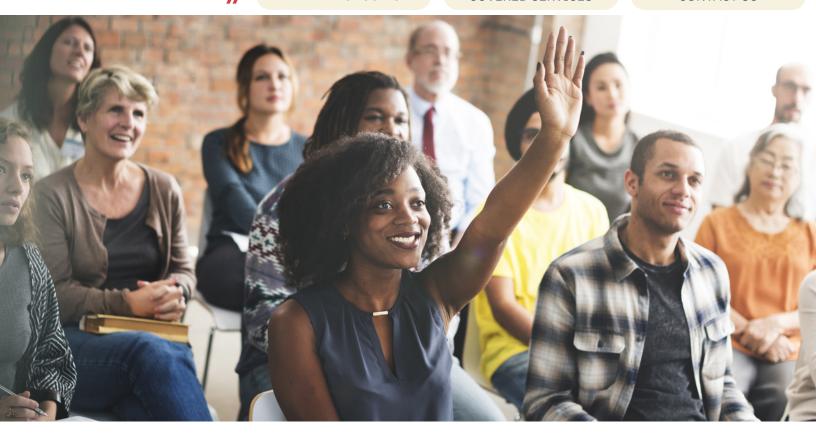
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice

The Legal Resources Plan offers a 25% discount3 on any less common legal needs, including pre-existing legal matters!

Don't see your legal need listed? You're Still Covered!

HOW THE PLAN WORKS

- Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at LegalResources.com to find a firm near you.4 If you need to transfer to another Plan Law Firm, call Member Services.
- Certified paralegals in our Member Services Department provide backup and support to assist you with any coverage or attorney-related questions.



WHAT QUESTIONS ARE MEMBERS ASKING?

Does the plan cover dependents?

Yes! Legal Resources defines a "covered person" as someone related to the participating employee, also called the "Primary Member".

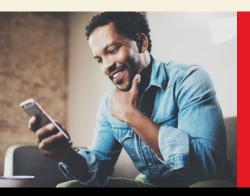
Are pre-exisiting issues covered?

Yes! Pre-existing matters are covered at a significant discount off the hourly rate of the attorney. It is very important to join Legal Resources before you have a legal need to enjoy the maximum savings from the plan.

Are there any out of pocket expenses?

The Legal Resources Plan covers all attorney fees for fully covered services. However, you are responsible for non-attorney expenses such as court costs, filing fees or any fines assessed.

QUALITY VALUE SERVICE PEACE OF MIND



Please call our Member Services Department with any questions. We look forward to serving you and your family.

> 800.728.5768 LegalResources.com





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Relax... you're covered.®

- 1 Member is responsible for all non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the idual, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, when necessary, is fully covered through General District Court for claims in excess of \$400. The definition of General
- 3 Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.
- 4 Timing of selection may vary based on your location or your employer's enrollment procedures
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2 Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.