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 800-654-7757 from 7:00 AM CT – 7:00 PM 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 specifically 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.

CHILD CUSTODY
Consultation, preparation, document review and court representation up to 20 hours, on post-decree matters related to contested child custody. If the matter is uncontested, the attorney's time is not limited to 20 hours.

DIVORCE
Consultation, preparation, document review, and court representation, of up to 20 hours, for the participant's contested divorce, separation or annulment from their spouse. This coverage is available for the employee only.

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.

POST-DECREE SUPPORT ORDER
Consultation, preparation, document review and court representation for the post-decree enforcement or modification of the participant's support order, including child support and support alimony, even if the matter is contested. Services include all hearings and post-decree enforcement and modification of parental visitation with a minor child. Issues related to divorce are not covered as part of this benefit.

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.

EVICTION 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: (1) matters against the Employer, Company, or Provider Law Firm, (2) matters deemed by the attorney to lack merit, or violate any ethics rules, (3) matters outside the United States, (4) matters involving any Member which arises due to business matters or interests including: Ownership, management, or association with a business, partnership, corporate entity, or trust, any income producing property or venture no matter the nature, full time or part time including use of a commercial vehicle, (5) Fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and out of pocket expenses, (6) any person who is a party in a lawsuit against the Company or is named as a defendant in a lawsuit by the Company shall not receive Services during the lawsuit, (7) matters covered by any insurance policy, (8) services related to patent, trademark or copyright matters, (9) Services where, in the Provider Law Firm's Professional Judgment, the requested Service is unnecessary or unwarranted for adequate advice, or would be in