

## Plan Pricing and Benefits



### Plan Pricing per Employee per Month

The FamilyADVISOR with LegalGUARD Plan:	\$15.43
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Situs State: Texas

**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.

Plan rates are subject to underwriting and your company's actual rate may be different from that quoted here. Rate does not include the cost to do home mailings, and assumes LegalEASE will support company enrollment and file transfers. Rates assume the aforementioned situs state.

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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## LegalEASE Benefits Matrix



↩ <b><u>Advice and Consultation</u></b>	<b>In Network</b>
<b>Telephone Advice</b>	<b>Fully Covered</b>
Advice and consultation by telephone with a Participating Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.	
<b>Office Consultation</b>	<b>Fully Covered</b>
Up to the maximum as shown in the Schedule of Benefits for office consultations with a Participating Attorney on any personal legal problem, civil or criminal, except those specifically excluded.	
<b>Review of Simple Documents</b>	<b>Fully Covered</b>
The Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.	
<b>Simple Dispute Resolution Correspondence</b>	<b>Fully Covered</b>
The Participating Attorney will attempt to resolve a simple dispute through phone calls or letters to the opposing party in matters where such action, at the discretion of the attorney, can be expected to result in a favorable outcome for the member. This benefit includes up to three letters or phone calls and is limited to the maximum number of disputes as shown in the Schedule of Benefits. This benefit does not include complex disputes or those where the Participating Attorney anticipates that the matter is very likely to escalate to litigation.	
↩ <b><u>Financial Advisor</u></b>	<b>In Network</b>
<b>Financial Helpline</b>	<b>Fully Covered</b>
Consultation with legal or financial professionals by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, or any personal financial planning question.	
↩ <b><u>Identity Theft Prevention/Recovery Assistance</u></b>	<b>In Network</b>
<b>Advice and Consultation</b>	<b>Fully Covered</b>
This benefit includes ID Theft Counselor advice and assistance to help members take steps to prevent ID theft and address theft of their Identity committed by a non-family member. Coverage provided includes basic Identity Theft Counseling Services as well as a comprehensive Online Identity Theft Prevention and Assistance Service for Member, and Covered Family Members.	

<b>↻ Miscellaneous Law Office Services</b>	<b>In Network</b>	<b>Out of Network</b>
This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion.	<b>25% Discount on Attorney's Hourly Rates</b>	<b>N/A</b>
<b>↻ Consumer Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Document Preparation</b>		
• Simple Deed	<b>Fully Covered</b>	<b>\$65</b>
• Promissory Note	<b>Fully Covered</b>	<b>\$55</b>
• Consumer Dispute Correspondence	<b>Fully Covered</b>	<b>\$55</b>
• Installment Sales Agreement	<b>Fully Covered</b>	<b>\$55</b>
• Simple Affidavit	<b>Fully Covered</b>	<b>\$55</b>
• General Power of Attorney	<b>Fully Covered</b>	<b>\$55</b>
• Lease Agreement – Tenant Only	<b>Fully Covered</b>	<b>\$65</b>
• Time Share Agreement	<b>Fully Covered</b>	<b>\$55</b>
<b>Consumer Dispute</b>	<b>Fully Covered</b>	<b>\$595</b>
Consultation or representation in a dispute relating to consumer goods and services not involving real estate construction, landlord/tenant disputes or renovation.		
<b>Small Claims Court Representation</b>	<b>Fully Covered up to 2 hours with remainder at 25% discount</b>	<b>\$120</b>
Consultation and/or representation for a consumer dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).		
<b>↻ Estate Planning</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Simple Will or Codicil</b>	<b>Fully Covered</b>	<b>\$80</b>
Preparation of one simple will or codicil (an amendment to an existing will) for the Member and/or Covered Family Member, including the preparation of a simple testamentary support trust for the dependent children: Participating Attorney shall prepare a simple will or codicil for Member and/or Covered Family Member and discuss the legal requirements for signing the will.		
<b>Living Will</b>	<b>Fully Covered</b>	<b>\$55</b>
Preparation of living will for Member and/or Covered Family Member as authorized by state law. A living will expresses an individual's wishes as to the use or withdrawal of life support systems.		
<b>Health Care Power of Attorney</b>	<b>Fully Covered</b>	<b>\$55</b>
Preparation of health care power of attorney for Member and/or Covered Family Member as authorized by state law. A health care power of attorney appoints another to make medical decisions if the individual is unable to do so him/her self.		
<b>Probate of Small Estate</b>	<b>Fully Covered up to 2 hours with remainder at 25% discount</b>	<b>\$120</b>
The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation) up to the maximum as shown in Schedule of Benefits.		
<b>↻ Elder Law</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Will Preparation</b>	<b>Fully Covered</b>	<b>\$80</b>
Each Eligible Parent may receive one Simple Will per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will. This benefit does not cover Complex Wills, as defined in the Definitions section.		
<b>Living Will/Health Care or Advanced Directive</b>	<b>Fully Covered</b>	<b>\$55</b>
Each Eligible Parent may request one Living Will/Health Care or Advance Directive per year at no charge. The attorney will prepare the documents as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive. The titles of the above documents may vary by state.		
<b>Durable Financial Power of Attorney</b>	<b>\$45/Co-Pay</b>	<b>N/A</b>
Each Eligible Parent may request one Durable Financial Power of Attorney per year at no charge. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney.		

<b>Elder Law (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Health Care or Medical Power of Attorney</b>	<b>\$45/Co-Pay</b>	<b>N/A</b>
Each Eligible Parent may request one Health Care or Medical Power of Attorney per year at no charge. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney.		
<b>Residential Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Purchase of Primary Residence</b>	<b>Fully Covered</b>	<b>\$490</b>
The services of an attorney for the purchase of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.		
<b>Sale of Primary Residence</b>	<b>Fully Covered</b>	<b>\$365</b>
The services of an attorney for the sale of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale of unimproved or rental properties are not included.		
<b>Refinancing of Primary Residence</b>	<b>Fully Covered</b>	<b>\$385</b>
The services of an attorney for the refinancing of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved or rental properties are not included.		
<b>Tenant Dispute</b>	<b>Fully Covered up to \$1,000 with remainder at 25% discount</b>	<b>\$850</b>
Representation of the Member and/or Covered Family Member as a tenant in a dispute with his/her landlord.		
<b>Financial Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Debt Collection Defense</b>		
● Pre-litigation defense activities	<b>Fully Covered</b>	<b>\$425</b>
● Trial defense	<b>Fully Covered up to \$700 with remainder at 25% discount</b>	<b>\$595</b>
The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.		
<b>Bankruptcy (chapter 7 or 13)</b>	<b>Fully Covered up to \$715 with remainder at 25% discount</b>	<b>\$610</b>
Representation on behalf of the Member and/or Covered Family Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.		
<b>Foreclosure</b>	<b>Fully Covered up to \$480 with remainder at 25% discount</b>	<b>\$410</b>
Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)		

↪ <b>Financial Matters (cont.)</b>	In Network	Out of Network
<b>Tax Audit</b>	<b>Fully Covered up to \$1,500 with remainder at 25% discount</b>	<b>\$1,275</b>
<p>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.</p>		
↪ <b>Family Matters</b>	In Network	Out of Network
<b>Prenuptial Agreement</b>	<b>Fully Covered up to \$600 with remainder at 25% discount</b>	<b>\$510</b>
<p>This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.</p>		
<b>Name Change</b>	<b>Fully Covered</b>	<b>\$255</b>
<p>Services required to accomplish a legal name change for a Member and/or Covered Family Member.</p>		
<b>Guardianship/Conservatorship</b>	<b>Uncontested: Fully Covered</b>	<b>\$365</b>
	<b>Contested: 25% discount</b>	<b>N/A</b>
<p>Services required to establish a Member and/or Covered Family Member as the guardian(s) or conservator(s) of a family member of either the Member or Covered Spouse another. This benefit does not include fees for a court appointed attorney for the child/conservatee.</p>		
<b>Governmental Agency Adoptions</b>	<b>Uncontested: Fully Covered</b>	<b>\$365</b>
	<b>Contested: 25% discount</b>	<b>N/A</b>
<p>Legal representation for a Member and/or Covered Family Member of up to the maximum shown in the Schedule of Benefits in a governmental agency adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.</p>		
<b>Stepparent Adoptions</b>	<b>Uncontested: Fully Covered</b>	<b>\$365</b>
	<b>Contested: 25% discount</b>	<b>N/A</b>
<p>Legal representation for a Member and/or Covered Family Member of up to the maximum shown in the Schedule of Benefits in a stepparent adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.</p>		
<b>Juvenile Court Proceedings</b>	<b>Fully Covered</b>	<b>\$470</b>
<p>Services related to the representation of the dependent child of a Member and/or Covered Family Member in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court or any matter that may be considered a felony.</p>		

<b>Civil Litigation Defense</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Civil Litigation Defense</b>	<b>Fully Covered up to \$1,500 with remainder at 25% discount</b>	<b>\$1,275</b>
Services related to the representation of a Member and/or Covered Family Member who is a named defendant in a civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; or (3) matters for which the Member/Covered Family Member has or is required by law to have insurance.		
<b>Discounted Contingency Fees</b>	<b>10% Discount</b>	<b>N/A</b>
Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is the Member's responsibility to pay this fee and all costs. -When state laws set contingency fees: Lesser of 10% less than state law maximum fee or the Participating Attorney's usual fee. -When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed. Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.		
<b>Mediation</b>	<b>10% Discount</b>	<b>N/A</b>
The services of an attorney for representation at a mediation. This benefit does not include the cost of the mediator's services.		
<b>Criminal Defense</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Traffic Ticket</b>	<b>Fully Covered up to \$250 with remainder at 25% discount</b>	<b>\$215</b>
Services related to the representation of the Member and/or Covered Family Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen. This benefit does not cover violations related to a commercial driver's license.		
<b>Serious Traffic Matters (resulting in suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$425</b>
Services related to the representation of a Member and/or Covered Family Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of Member's and/or Covered Family Member's drivers' license. This benefit does not cover violations related to a commercial driver's license.		
<b>Administrative Proceeding (regarding suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$255</b>
Services related to the representation of a Member and/or Covered Family Member in an administrative proceeding relating to the suspension or revocation of driving privileges. This benefit does not cover suspension or revocation of a commercial driver's license.		
<b>Misdemeanor Defense</b>	<b>Fully Covered up to \$1,500 with remainder at 25% discount</b>	<b>\$1,275</b>
Defense of a Member and/or Covered Family Member in connection with criminal misdemeanor charges (not associated with any felony charge).		
<b>DUI/DWI Defense</b>	<b>Fully Covered up to \$1,500 with remainder at 25% discount</b>	<b>\$1,275</b>
Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). This benefit does not include employment related DUI/DWI charges. This benefit does not include misdemeanors relating to a commercial driver's license. This benefit does not include adjustments to probation or parole.		

 <b>Small Business Owner Advice and Representation</b>	In Network	Out of Network
<b>Incorporation Advice and Filing</b>	<b>Fully Covered up to 5 hours with remainder at 25% discount</b>	<b>\$425</b>
<p>This service covers the review of a Certificate of Incorporation, up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the Certificate of Incorporation, and assistance filing the application with the appropriate governing agency. To qualify for this benefit, the Certificate of Incorporation must be related to a Small Business owned by the Member and the Small Business may not present a current or potential future conflict with the Policyholder. For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.</p>		
 <b>Exclusions</b>		
<p>This Policy excludes benefits for the following:</p> <p>Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.</p> <p>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.</p> <p>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.</p> <p>Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.</p> <p>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.</p> <p>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.</p> <p>Any services on behalf of a Covered Family Member against the interests of the Member.</p> <p>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.</p> <p>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 its 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.</p> <p>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.</p> <p>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.</p>		