



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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LegalEASE Benefits Matrix

➞ <u>Advice and Consultation</u>	In Network	
Telephone Advice	Fully Covered	
Office Consultation	Fully Covered	
Review of Simple Documents	Fully Covered	
➞ <u>Financial Advisor</u>	In Network	
Financial Helpline	Fully Covered	
➞ <u>Identity Theft Prevention/Recovery Assistance</u>	In Network	
Advice and Consultation	Fully Covered	
➞ <u>Sensible Divorce Platform™, Featuring Hello Divorce</u>	In Network	
Divorce Specialist for Each Member	Fully Covered	
Always a Local Lawyer Available	Fully Covered	
Mediation-Early Approach	Fully Covered	
Guided Divorce Support	Fully Covered	
Document Preparation	Fully Covered	
Legal & Financial Expertise	Fully Covered	
Emotional & Post-Divorce Resources	Fully Covered	
Resources to Help Understand the Costs of Extensive Litigation vs. Early Amicable Settlement	Fully Covered	
A Complete Alternative Between Uncontested Divorce and Protracted Contested Divorce	Fully Covered	
➞ <u>Parents Plus Benefits (Included In Buy-Up Option Only)</u>	In Network	
Telephone Advice	Fully Covered	
Office Consultation	Fully Covered	
Review of Simple Documents	Fully Covered	
Discounted Hourly Rate	25% Discount on Attorney's Hourly Rates	
Document Preparation	In Network	Out of Network
• Simple Deed	Fully Covered	\$65
• Promissory Note	Fully Covered	\$55
• Simple Affidavit	Fully Covered	\$55
• General Power of Attorney	Fully Covered	\$55
Identity Theft Defense	Fully Covered	\$850
Simple Will or Codicil	Fully Covered	\$80
Living Will	Fully Covered	\$55
Health Care Power of Attorney	Fully Covered	\$55

↩ <u>Miscellaneous Law Office Services</u>	In Network	Out of Network
	Fully Covered up to 10 hours with remainder at 25% discount	\$600
Discounted Hourly Rate		
	25% Discount on Attorney's Hourly Rates	N/A
↩ <u>Consumer Matters</u>	In Network	Out of Network
Document Preparation		
• Simple Deed	Fully Covered	\$65
• Promissory Note	Fully Covered	\$55
• Consumer Dispute Correspondence	Fully Covered	\$55
• Installment Sales Agreement	Fully Covered	\$55
• Simple Affidavit	Fully Covered	\$55
• General Power of Attorney	Fully Covered	\$55
• Lease Agreement – Tenant Only	Fully Covered	\$65
• Time Share Agreement	Fully Covered	\$55
Consumer Dispute	Fully Covered	\$600
Small Claims Court Representation	Fully Covered up to 2 hours with remainder at 25% discount	\$120
Identity Theft Defense	Fully Covered	\$850
↩ <u>Estate Planning</u>	In Network	Out of Network
Simple Will or Codicil	Fully Covered	\$80
Living Will	Fully Covered	\$55
Health Care Power of Attorney	Fully Covered	\$55
Living Trust Document	Fully Covered	\$310
Probate of Small Estate	Fully Covered up to 5 hours with remainder at 25% discount	\$300
↩ <u>Elder Law</u>	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	Fully Covered	N/A
Health Care or Medical Power of Attorney	Fully Covered	N/A
Elder Law Matters	Fully Covered	\$425

➡ <u>Residential Matters</u>	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
Tenant Dispute	Fully Covered	\$1,700
➡ <u>Financial Matters</u>	In Network	Out of Network
Debt Collection Defense		
• Pre-litigation defense activities	Fully Covered	\$425
• Trial defense	Fully Covered	\$850
Bankruptcy (chapter 7 or 13)	Fully Covered	\$935
Foreclosure	Fully Covered	\$680
Tax Audit	Fully Covered	\$1,700
➡ <u>Family Matters</u>	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% discount	\$1,785
• Post-Divorce Proceedings	Fully Covered up to 30 hours with remainder at 25% discount	\$1,785
Prenuptial Agreement	Fully Covered	\$680
Name Change	Fully Covered	\$255
Egg/Sperm/Embryo Donation Agreement	Fully Covered	\$480
Surrogacy Representation	Fully Covered	\$1,700
➡ <u>Family Matters (cont.)</u>	In Network	Out of Network
Guardianship/Conservatorship	Uncontested: Fully Covered	\$365
Governmental Agency Adoptions	Uncontested: Fully Covered	\$365
Stepparent Adoptions	Uncontested: Fully Covered	\$365
Child Custody/Support Involving Never-Married Parents of a Child	Fully Covered up to 30 hours with remainder at 25% discount	\$1,785
Juvenile Court Proceedings	Fully Covered	\$470
Immigration Assistance	Fully Covered up to 10 hours with remainder at 25% discount	\$595

➞ <u>Civil Litigation Defense</u>	In Network	Out of Network
Civil Litigation Defense	Fully Covered	\$1,700
Discounted Contingency Fees	10% Discount	N/A
Mediation	10% Discount	N/A
➞ <u>Criminal Defense</u>	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	\$300

➞ <u>Exclusions</u>
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 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. 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. Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided will be furnished upon enrollment and in your Certificate of Insurance. Plan enrollment and administrative services are provided by Legal Access Plans, L.L.C. or LegalEASE, Home Office: Houston, TX. Where regulated as insurance, coverage is underwritten by American Bankers Management Company, Inc. (dba ABMC), Virginia Surety Company, or Wesco Insurance Company; the underwriter for your coverage is identified in your Certificate of Insurance. In states where legal services plans are not regulated as insurance, this is a legal services benefit plan and is not insurance. Benefits, availability, and terms vary by state and are subject to the terms, conditions, limitations, and exclusions of the policy and Certificate of Insurance. Please contact LegalEASE for complete details. ©2026 LegalEASE. All rights reserved.