



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 19, and from age 19 up to 26 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

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.

Products available in all states. Underwritten by LegalEASE and affiliated companies in all states except HI, ID, NH, NC, OH, SC, TX, and WY, where underwriting is not required. Please contact Legal Access Plans or LegalEASE for complete details.

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Commercial Driver's License Buy-up (For Plan Option 2 Only)

➡ <u>Moving Violation Protection</u>	In Network
Advice with Professionals - Pre-Legal Matters	Fully Covered
Office Consultations with Local Attorney	Fully Covered
All Traffic Ticket Proceedings	Fully Covered
Major Accident – Vehicle Related Representation	Fully Covered
➡ <u>Non-Moving Violation and Administrative Protection</u>	In Network
Advice with Professionals - Pre-Legal Matters	Fully Covered
Office Consultations with Local Attorney	Fully Covered
Fatigued Driving Issues	Fully Covered
Driver Fitness Representation	Fully Covered
Crash Allegations - Administrative Hearings	Fully Covered
Vehicle Maintenance Representation	Fully Covered
Hazardous Materials Violations Representation	Fully Covered
DataQ Challenges, DOT Inspections, DOT Violations Representation	Fully Covered
➡ <u>Advice and Consultation</u>	In Network
Telephone Advice	Fully Covered
Office Consultation	Fully Covered
Review of Simple Documents	Fully Covered

⇒ Discounted Representation		In Network	
Discounted Hourly Rates		25% Discount	
Discounted Contingency Fees		Discounted as Defined	
⇒ Financial Advisor		In Network	
Financial Helpline		Fully Covered	
⇒ Mediation		In Network	
Consultation Services		Fully Covered	
Mediation Counseling Assistance		Fully Covered	
Discounted Mediation Services		10% Discount	
⇒ Identity Theft Prevention/Recovery Assistance		In Network	
Advice and Consultation		Fully Covered	
Personal Recovery Kit		Fully Covered	
Recovery Letter preparation		Fully Covered	
Document Review		Fully Covered	
⇒ Sensible Divorce Platform™, Featuring Hello Divorce		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	
⇒ Miscellaneous Law Office Services		In Network	Out of Network
		Fully Covered up to 15 hours with remainder at 25% discount	\$895
⇒ Consumer Matters		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	\$55
• Time Share Agreement		Fully Covered	\$55
Consumer Dispute		Fully Covered	\$595
Small Claims Court Representation		Fully Covered	\$105
Mail Order or Internet Purchase Dispute		Fully Covered	\$300
Bank Fee Dispute		Fully Covered	\$300
First-time Vehicle Buyer		Fully Covered	\$300
Vehicle Repair and Lemon Law Litigation		Fully Covered	\$300

➞ <u>Consumer Matters (cont.)</u>	In Network	Out of Network
Cell Phone Contract Dispute		
• Contract review up to 6 pages	Fully Covered	\$300
• Representation	Fully Covered	\$300
Warranty Dispute		
• Warranty review up to 6 pages	Fully Covered	\$300
• Representation	Fully Covered	\$300
Healthcare Coverage Disputes and Records		
• Office Consultation	Fully Covered	\$300
• Document Preparation	Fully Covered	\$300

➞ <u>Consumer Matters (cont.)</u>	In Network	Out of Network
Healthcare Coverage Disputes and Records		
• Document Review	Fully Covered	\$300
Identity Theft Defense	Fully Covered	\$850
➞ <u>Estate Planning</u>	In Network	Out of Network
Simple Will or Codicil	Fully Covered	\$80
Complex Will	Fully Covered	\$425
Living Will and/or Health Care Power of Attorney	Fully Covered	\$55
Living Trust Document	Fully Covered	\$310
Probate of Small Estate	Fully Covered	\$150
➞ <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

➞ <u>Elder Law (Cont)</u>	In Network	Out of Network
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	\$340
First Time Home-Buyer	Fully Covered	\$425
Vacation or Investment Home Sale/Purchase/Refinancing	Fully Covered	\$340

➞ <u>Residential Matters (cont.)</u>	In Network	Out of Network
Home Equity Loan Assistance	Fully Covered	\$205
Property Tax Assessment	Fully Covered	\$205
Tenant Dispute	Fully Covered	\$1,700
Tenant Security Deposit Dispute	Fully Covered	\$850
Landlord Dispute with Tenant	Fully Covered	\$595
Security Deposit Dispute with Tenant	Fully Covered	\$595

LegalEASE LegalGUARD Benefits Matrix

➡ Residential Matters (cont.)	In Network	Out of Network
Construction Defect Dispute	Fully Covered	\$300
Neighbor Dispute	Fully Covered	\$765
Real Estate Dispute	Fully Covered	\$1,700
Building Codes (Primary and Secondary Residence)	Fully Covered	\$1,275
Noise Reduction Dispute	Fully Covered	\$765
➡ Financial Matters	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
Student Loan Refinancing/Collection Defense	Fully Covered	\$420
➡ 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 57 hours with remainder at 25% discount	\$3,400
• Post-Divorce Proceedings	Fully Covered up to 57 hours with remainder at 25% discount	\$3,400
Domestic Partnership Agreement	Fully Covered	\$320
Prenuptial Agreement	Fully Covered	\$680
Name Change	Fully Covered	\$255
Guardianship/Conservatorship	Uncontested: Fully Covered	\$300
	Contested: Fully Covered	\$765
➡ Family Matters (cont.)	In Network	Out of Network
Governmental Agency Adoptions	Uncontested: Fully Covered	\$300
	Contested: Fully Covered	\$765
Stepparent Adoptions	Uncontested: Fully Covered	\$300
	Contested: Fully Covered	\$765
Child Custody/Support Involving Never-Married Parents of a Child	Fully Covered Up to 8 Hours with remainder at 25% discount	\$480
Paternity Proceeding	Fully Covered	\$595
International Adoption	Fully Covered	\$595

LegalEASE LegalGUARD Benefits Matrix

 Family Matters (cont.)	In Network	Out of Network
Juvenile Court Proceedings	Fully Covered	\$470
School Administrative Proceeding	Fully Covered	\$385
Immigration Assistance	Fully Covered	\$595
 Civil Litigation Defense	In Network	Out of Network
Civil Litigation Defense	Fully Covered	\$1,700
Incompetency Defense	Fully Covered	\$1,700
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

 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 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 provided 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. <i>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.</i> <i>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.</i> <i>Please contact LegalEASE for complete details.</i> <i>©2026 LegalEASE. All rights reserved.</i>