

PROTECT YOURSELF AND YOUR FAMILY FOR ONLY \$8.50 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.

Enroll online with your other benefits.

MEMBER STORIES

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



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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 services



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



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

Traffic Violations

- Traffic infractions and
- misdemeanors
- Speeding
- Reckless driving
- Driving under the influence

1st Offense

Civil Actions

Representation as defendant
Representation as plaintiff
Insurance matters
Initial administrative hearing

Small Claims Court advice



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

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

The Legal Resources Plan offers a **25% discount**³ on any less common legal needs, *including pre-existing legal matters!*

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.

This **SUMMARY OF COVERAGE** is intended to provide a broad general overview of plan coverage and is not a contract. Coverage may vary by organization. For specific coverage questions, please call Member Services at 800.728.5768.

PLAN INTRODUCTION



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.®

onsible for all non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the al, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, wh essary, is fully covered through General District Court for claims in excess of \$400. The definition of General District Court may vary by state

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 ©2014 Legal Benefits Inc., Virginia Beach, VA. Legal Resources® is Legal Benefits Inc. and all its subsidiaries.

2 Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.