Charles County Government

PROTECT YOURSELF AND YOUR FAMILY

Your employer is offering an opportunity to enroll in the Legal Resources Legal Plan as part of your benefits. **Don't let this opportunity get away!**

Few employee benefits offer so much for so little. As a Legal Resources Member, you'll have immediate and ongoing access to **comprehensive legal coverage, services, and expertise** that will easily save you money – and could save you a whole lot more.

PEACE OF MIND **FOR ONLY**

$16 PER MONTH ($8 PER PAY)
COVERS YOU AND YOUR FAMILY

ENROLLMENT DATES MAY 18 - MAY 29, 2015

EFFECTIVE DATE AUGUST 1, 2015

HOW TO ENROLL PAPER FORM

ONLINE LOGIN WITH : COMPANY ID **3041** PASSWORD **ccglegal**

LAW FIRM FINDER For Network Law Firms outside the Hampton Roads, Richmond, D.C. and Maryland, please call member Services at 800.728.5768 or to be redirected to our National Network partner click here and enter access code 7330012.

LEARN MORE

OVERVIEW & MEMBER STORIES

FAQs

FIND A LAW FIRM

CONTACT US

LEGAL® RESOURCES

Relax... you're covered.®

DON'T MISS THIS OPPORTUNITY TO JOIN

Legal Resources is an employee benefit that provides high-quality legal services to our members, enabling them to lead lives free of major legal expenses.

LOW COST, GREAT VALUE

With Legal Resources, you get **comprehensive legal coverage on a broad range of services for an affordable low monthly rate.** There are no co-pays and the cost of the plan does not change, no matter how often you use it.

FULLY COVERED SERVICES

The most often needed legal services are covered at 100%. That means you, your spouse and qualifying dependents pay no attorney fees when using these services.

QUALITY ATTORNEYS

Members have access to a network of top-rated, full-service law firms locally and **over 13,000 attorneys nationwide**.

HOW MUCH WILL YOU SAVE?

With the average attorney charging $200-400 per hour, Legal Resources can help you and your family avoid anticipated and unanticipated attorney fees – saving not only money, but valuable time as well.

COMMONLY USED LEGAL SERVICES	WHAT NON-MEMBERS PAY[1]	WHAT MEMBERS PAY[2,3]
Legal advice and consultation	**$200-400** per hour	$0
Will preparation	**$500-750** per person	
Purchase, sale or refinance of primary residence	**$400-700**	
Traffic court representation *(including 1st offense DUI)*	**$750-1,500**	
Uncontested divorce representation	**$1,250-2,000**	
Tenant dispute with landlord	**$200-400** per hour	
Uncontested domestic adoption *(including name change)*	**$1,000-1,500**	
Review of a financial contract or lease	**$200-400** per hour	
District court representation in a civil action	**$200-400** per hour	
Defense of child in juvenile court *(misdemeanor)*	**$875-1,500**	

FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES[2]

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 Matters[3]
- Defense of misdemeanor
- Misdemeanor defense of juveniles
  Fully covered for first offense involving alcohol or illegal drugs

Wills and Estate Planning
- 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

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. Member is responsible for all non-attorney costs such as filing fees, court costs, fines, etc.

> *"With coverage for teen-age dependents, real estate transactions and other estate/family law matters, this is a 'no brainer.' It's a great value for the peace of mind it provides."*
> Jeffrey L., Plan Member

YOUR LEGAL NEEDS WILL BE COVERED!

Don't see your legal need listed? Have a pre-existing matter?

The Legal Resources Plan covers pre-existing legal matters as well as ANY less commonly needed legal service at a **25% discount**.[4]

HOW THE PLAN WORKS

1. Become a member by authorizing a low monthly payroll deduction through your employer during enrollment.
2. 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.[5]
3. Receive your welcome kit with member identification cards and information about your law firm.
4. Call when you need legal services. Simply say, "I am a Legal Resources member."
5. Certified paralegals in our Member Services Department provide you with dedicated, ongoing support and assist you with any coverage or attorney-related concerns.
6. If you ever need to transfer to another Plan Law Firm, simply call Member Services.

LEGAL RESOURCES HAS BEEN PROVIDING COMPREHENSIVE LEGAL SERVICES AND REPRESENTATION FOR OUR MEMBERS AND THEIR FAMILIES FOR OVER 20 YEARS.

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

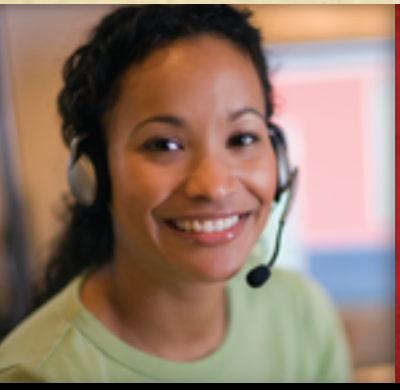
"With this being my first real job, I felt it worthwhile to have these benefits and couldn't be happier. I venture to say that I use the Legal Resources Plan more than my health care plan. This is the best investment I've made in a long time."

Andrew T., Plan Member

FIND OUT MORE

Visit our website for a more complete description of the Legal Resources Plan and all of the services we provide. There, you will find attorney profiles and a Law Firm Finder, which will direct you to law firms convenient to your home or work.

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

legalresources legal_resources

LEGAL® RESOURCES

Relax... you're covered.®

1 Demonstrates the potential savings the Legal Resources Plan can provide and does not represent actual payments but rather an average standard fee or hourly rate a network attorney would charge for that service.

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

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

4 Since your employer is the participating sponsor, you may not use the Plan in a dispute with your employer.

5 Timing of selection may vary based on your location or your employer's enrollment procedures.

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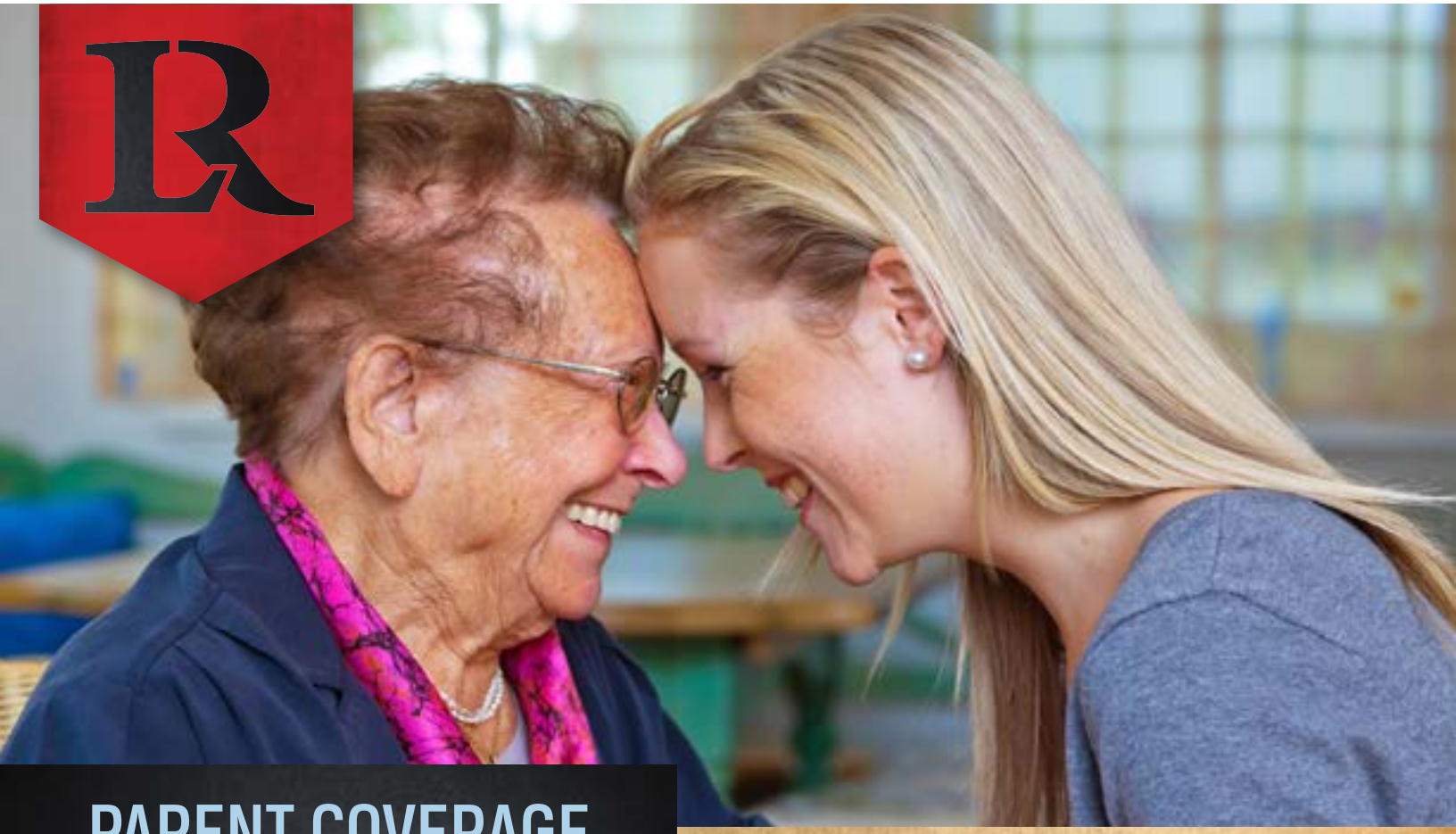

PARENT COVERAGE

INCLUDES SERVICES SUCH AS:

- Advance Medical Directives
- Durable power of attorney
- Financial power of attorney
- Medical power of attorney
- Estate advice/Probate
- Living wills
- Will revisions/Codicils
- Periodic trust updates
- Housing and care
- And much more

Do you have parents who could use the advice of a trusted attorney, but don't think they can afford it?

WE HAVE THE SOLUTION!

Now, the parents of Legal Resources Members receive legal services at a **25% discount** on attorney fees and/or legal assistant/paralegal fees when using a Legal Resources Network Law Firm.

In order to be eligible, parents must reside in an area where a participating Legal Resources Network Law Firm is available.

Parent Coverage not available in all areas. Consult coverage information for details.

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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LEGAL® RESOURCES
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Charles County Government

1. Your effective date of coverage is **August 1, 2015.** Payroll deductions will begin in July.
2. Payroll deductions will be $16.00 per month ($8.00 per paycheck).
3. Select your Plan Attorney firm from the list provided or visit the "Law Firm Finder" at www.legalresources.com You must choose a law firm in the state in which you reside.
4. To enroll, please fill out this form and return to Human Resources by May 29, 2015 **OR** you may enroll online by visiting www.legalresources.com. Click "enroll online" and enter **company ID 3041** and **pass-word ccglegal** and follow the instructions when prompted.

Primary Member Information

Last Name	First Name	MI	Date of Birth
Address		Social Security Number	
City		State	Zip
Home Phone	Work Phone	Cell Phone	
Home/Personal Email	Work Email		
Employer Name	Department/Location	Date of Employment	

Dependent Information

(Your spouse, unmarried children under the age of 19 who reside with you and full-time students up to age 23 qualify as dependents)

Last Name	First Name	MI	Date of Birth	Sex	Relationship

Enrollment Agreement and Law Firm Selection

Yes, I want to enroll in the Legal Resources Plan!

I understand Legal Resources agrees to provide the covered legal services listed in the Master Plan Contract. I agree to pay the monthly fee, through payroll deduction, for a minimum of 12 months. I authorize my employer to deduct the monthly fee from my wages. I understand the monthly fee is due in advance. This annual membership shall renew automatically on the anniversary date, or per my employer's open enrollment policies, unless Legal Resources is notified thirty (30) days prior to the expiration date. I understand I am responsible for Non-Attorney Costs such as: court costs, filing fees, or any fines assessed for all Members. I agree that if I cancel my coverage within 12 months from the effective date, I will pay all costs and fees for services rendered which exceed the amount of monthly fees paid during the term.

Primary Member Name	Primary Member Signature	Date

COST $16.00 Per Month Waived Enrollment Fee	Law Firm Selection or Code → Leave blank if you want Legal Resources to select a law firm closest to your residence or if no law firms are listed in your area.	

For additional information, please call Legal Resources at 800-728-5768 or visit www.legalresources.com

Please return this completed form to your Human Resources/Benefits Administrator.

OFFICE USE ONLY

EFFECTIVE DATE: _____ **AGENT:** _____ **Member ID** _____

The Legal Resources® Master Plan Contract is licensed by LEGAL RESOURCES OF VIRGINIA, INC.
2877 Guardian Lane, Suite 101, Virginia Beach, VA 23452