



## PROTECT YOURSELF AND YOUR FAMILY

Your employer offers 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.

**R LEGAL<sup>®</sup>  
RESOURCES**

Relax... you're covered.®



# I NEED TO TALK TO MY LAWYER

Should a "situation" arise for you or an immediate family member – a traffic incident, a dispute with a neighbor, or something more serious – being able to say these words can be invaluable.



IF YOU **THINK** YOU HAVE NO USE FOR A LEGAL PLAN, CONSIDER THESE FACTS

According to the American Bar Association, 70% of Americans will have a legal situation this year where they could use the advice of an attorney.

Attorney fees average \$300-400 per hour.

Over 50% of Americans don't have a will.



*The manner and professionalism with which I was treated provided me with a sense of trust and security that my legal needs were being handled well. Charlene F., Member since 1998*

*It's there when situations catch you off guard and you need legal help immediately. It provides a safety net. Juanita W., Member since 1999*

*It has helped me tremendously and saved me thousands of dollars. I don't know what I would have done without it. Kathleen D., Member since 2008*



And you don't have to be "in trouble" to benefit from being a Legal Resources Member. If you take advantage of our will preparation services, or even pick up the phone just once to ask your lawyer about a routine family or traffic matter, your annual membership has more than paid for itself. **These services, and many more, are 100% covered.**

## HOW MUCH WILL IT COST?

COMMONLY USED LEGAL SERVICES	ATTORNEY FEES WITHOUT THE PLAN*	WITH LEGAL RESOURCES**
Legal Advice and Consultation		
Tenant Dispute with Landlord		
District Court Representation in a Civil Action	\$300-400 per hour	
Review of a Financial Contract or Lease		
Traffic Court Representation (including 1st offense DUI)	\$750-1,500	
Will Preparation	\$500-750 per person	
Uncontested Divorce Representation	\$1,250-2,000	
Uncontested Domestic Adoption (includes name change)	\$1,000-1,500	
Purchase, Sale or Refinance of Primary Residence	\$400-700	
Defense of Child in Juvenile Court (misdemeanor)	\$875-1,500	

\*Demonstrates the potential savings the Legal Resources Plan provides and does not represent actual payments but rather the standard fee or hourly rate an attorney would charge for that service.

\*\*Member responsible for all non-attorney costs (filing fees, fines, court costs, etc.). The Plan covers the individual, spouse, and dependent children under 19 years of age or under 23 years of age if a full-time student. 12 month commitment required.

Please review the Legal Resources Master Plan Contract for a complete description of all services, limitations, and definition of district court by state PRIOR to enrollment.

# FULLY COVERED SERVICES 100% OF ATTORNEY FEES COVERED



## General Advice and Consultation

- Unlimited in-person or telephone advice and consultation for covered services.



## Wills and Estate Matters

- Will Preparation and Periodic Updates
- Advanced 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*)



## Preparation and Review of Routine Legal Documents

- Unlimited preparation and review of routine legal documents, including, but not limited to, powers of attorney, bills of sale, and affidavits.



## Criminal Matters\*\*

- Defense of Misdemeanor
- Misdemeanor Defense of Juveniles  
*(including 1st offense involving alcohol or illegal drugs)*



## Civil Actions\*

- Representation as Defendant
- Representation as Plaintiff
- Insurance Matters
- Initial Administrative Hearing  
*(local government commission or board)*



## Family Law

- Uncontested Domestic Adoption
- Uncontested Divorce
- Uncontested Name Change



## Real Estate Matters

- Purchase, Sale or Refinance of Primary Residence
- Deed Preparation
- Tenant-Landlord Matters\*
- Landlord-Tenant Matters *(includes hour of advice, preparation of late notice, and advice on filing of suit for Landlord)*



## Consumer Relations and Credit Protection\*

- Warranty Dispute
- Advice, consultation & representation on billing disputes and collection agency harassment



## Elder Law Matters

- Estate Advice *(limitations apply)*
- Power of Attorney for the Members' Parents



## Identity Theft Assistance

- Prevention Services
- Education Services

## Additional Covered Services

*Provided at a 25% discount under Expanded Coverage Benefit*

- Any legal need not fully covered\*\*\*
- Out-of-Network coverage
- Pre-existing legal matters

## Non-Attorney Costs

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

\* Lower district court only. Civil claim must exceed \$400. Consult Master Plan Contract for definition of district court by state.

\*\* Lower district court only. Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at 25% discount. Consult Master Plan Contract for definition of district court by state.

\*\*\* Employer/employee relations coverage is excluded because employer sponsors the legal plan.

This summary of coverage is intended to provide a broad general overview of plan coverage and is not a contract. Please refer to the Legal Resources Master Plan Contract or our website at [www.legalresources.com](http://www.legalresources.com) for a complete description of the legal services provided, as well as the actual terms, coverage, conditions, and exclusions.

During enrollment, you authorize a low monthly payroll deduction through your employer and choose a law firm from our highly rated network.\* Legal Resources will then mail you a Membership ID card with your law firm's contact information.

Once a Legal Resources Member, you call your law firm directly to get legal help. You can also call our Member Services Department, which is staffed by certified paralegals, for coverage or attorney questions.

\*Most attorneys in the Legal Resources Network are highly rated in the Martindale-Hubbell® PEER REVIEW RATINGS™. These ratings are peer evaluations of professional ability and ethical standards in the United States. With Legal Resources, you can trust that you will have a great law firm working for you.

# HOW IT WORKS



## VALUABLE IN SO MANY WAYS

At Legal Resources, we're thrilled to be able to provide so many people with the extraordinary advantages of having access to a good lawyer – without having to worry about the expense. Just the peace of mind it provides is a huge benefit. And, as many of our Members discover, it's amazing how a letter sent from a prestigious law firm can dramatically influence the outcome, no matter what the situation.

## Don't miss this opportunity – enrollment ends soon

As with your other benefits, the enrollment period is limited. Check with your Benefits Coordinator to make sure you don't miss your deadline; otherwise, you'll have to wait up to another whole year to take advantage of all the services that Legal Resources provides.

## Watch our short video online for more details

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## PLAN DETAILS

Legal Resources has been providing comprehensive legal services and representation for our Members and their families for over 20 years.

The most often-needed legal services are covered at 100% – that means you, your spouse, and your dependent children (under 19 years of age, or under 23 years of age if a full time student) pay no attorney fees when you use these services.

You select your own law firm during open enrollment from our network of experienced attorneys.

You call your law firm directly to get legal help. You may also call our Member Services Department to ask coverage questions, update your account information, or change your law firm.

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

The cost of the Plan doesn't change, no matter how many times you use it.



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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