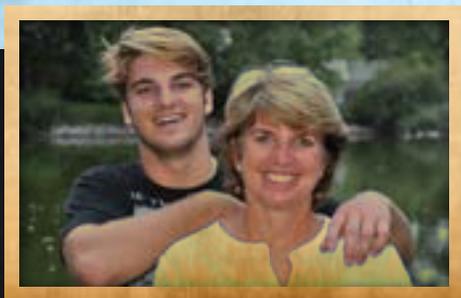




# Charles County Government

## 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.



*With my 17 year old son just starting to drive, it is very reassuring to know there is someone who can represent him in the event he gets a ticket and needs to go to court. Just knowing I won't have to pay any money up front gives me peace of mind.*

Karen V., Legal Resources Member

PEACE OF MIND **FOR ONLY**

**\$16.00** PER MONTH  
COVERS YOU AND YOUR FAMILY

**ENROLLMENT DATES** MAY 14 - MAY 28, 2013

**EFFECTIVE DATE** AUGUST 1, 2013

**HOW TO ENROLL** [PAPER FORM](#)  
[ONLINE](#)

LEARN MORE



[WATCH OUR VIDEO](#)



[FAQs](#)



[FIND A LAW FIRM](#)



[CONTACT US](#)

IF PROMPTED, ENTER ACCESS CODE

**7330012**

**LR LEGAL<sup>®</sup> RESOURCES**

Relax... you're covered.®

DON'T MISS THIS OPPORTUNITY TO JOIN



# 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 (*1<sup>st</sup> 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.

# HOW IT WORKS

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.



## 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 dramatically a letter sent from a prestigious law firm can 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 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 often you use it.



Please call our Member Services team with any questions. **We look forward to serving you and your family.**

800.728.5768  
LegalResources.com



Relax... you're covered.®



**Charles County Government**

1. Your effective date of coverage is **August 1, 2013**. 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 by clicking "law firm finder" on the front page of this brochure. You must choose a law firm in the state in which you reside. Print your choice on the bottom of this application.
4. To enroll, please fill out this form and return to Human Resources by May 28th, 2013 **OR** you may enroll online by clicking the link on the front page of this brochure or by visiting [www.legalresources.com](http://www.legalresources.com). Click "enroll online" and enter **company ID 3041** and **password cclegal** 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					
(Qualified dependents are spouse and unmarried children under the age of 19 who reside with you and are dependent on you or under 23 if a full time student)					
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
<b>COST</b> <b>\$ 16.00 Per Month</b> <b>Waived Enrollment Fee</b>	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](http://www.legalresources.com)**  
**Please return this completed form to your Human Resources/Benefits Administrator.**

OFFICE USE ONLY		
EFFECTIVE DATE: _____	AGENT: _____	Member ID _____