

Legal Access Program

A network of 12,500 attorneys nationwide is available for in person, telephone and online (where available) assistance by contacting a legal customer service specialist for guidance.



This program offers an extensive array of legal services at discounted rates of up to 25% or at a quoted flat fee. In addition, you have access to a library of legal resources and materials.

Legal provides benefits to you, your spouse and your unmarried children (up to age 19, and from 19-25 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon you for support) as well as your elder parents.

COVERED SERVICES

Consultation: Initial legal consultations with plan attorneys if needed and personal assistance on any legal problem is discussed with member for up to ½ hour

- No charge for each initial consultation with plan attorney
- Unlimited number of initial consultations

Guaranteed Plan Rate: Special plan hourly rate for all covered services that may not have a special rate or no cost attached to them.

- Reduction of up to 25% from normal rate.
- Covers all general matters that do not have special rates in this plan

Phone Calls/Letters: Dispute resolution calls/letters, up to three (3) separate matters per year at no additional charge to attempt to resolve legal disputes without a lawsuit.

Legal Document Review/Writing: Review of many types of legal documents

- No charge for each document review.
- Five (5) documents per plan member per year, six (6) pages per document.

Financial Counseling Service: Assess budget objectives, repair credit and debt consolidation. Free initial consultation with counseling advisors.

- Family budget prepared - no fee

Financial Planning Services: Organize assets to enhance performance, diversify your portfolio for protection, recommend special funds for members and report results in clear statements.

Small Claims Court Preparation: Consultation at no additional charge by phone with attorney on small claims lawsuits. Up to ½ hour per small claims matter. Each problem can also be accessed [at plan rate]:

- In person with plan attorney or online.
- Complete library to help plan member understand legal issues and legal disputes involving legal issues in small claims court cases, including credit issues and injuries.

Wills and/or Trusts: Unlimited access to will and living will centers at no additional charge for will preparation or will dispute issues.

- No charge for unlimited access.
- Complete will library to help plan member understand legal issues and legal disputes involving wills.
- **Each will or living will issue can be reviewed:**
 - **Domestic Relations:** Family matters including divorce, child custody, support, alimony, name change, adoptions, domestic violence, and related matters.
 - **Real Estate:** Real estate matters, including

COVERED SERVICES CONTINUED

boundary disputes, neighbor problems, landlord/tenant, property purchases/sales, defective construction contracts, and related matters.

- **Business Matters:** Business matters including small business issues, office leases, distributor agreements, formation of business entities, and related matters.
- **Bankruptcy:** Debtor/creditor issues including credit issues, collection agencies, debt consolidation, bankruptcy, and related matters.
- **Court Trials/Judicial/Administrative Proceedings:** All types of litigation issues before state and federal courts.
- All services are provided under an “access format”, which requires that members pay for services only if needed and at the plan reduced hourly rate of 25%. Also, online law libraries provide a wealth of unlimited access to members whenever they have a need for information.



Other types of covered services:

- Personal injury
- Criminal law
- Internet benefits
- Financial planning and estate planning
- Consumer law
- Medicare and Medicaid options
- Healthcare directives
- Husband/wife medical issues
- Elder care law
- Landlord/tenant
- Children injuries and damages away from home

About our network of lawyers:

- Number of initial consultations has no limit so prevention is encouraged
- All lawyers able to give advice from their local practices
- If needed, plan lawyers can provide representation for members
- 25% Discounts on hourly rates for legal services provided by plan attorneys
- Certain legal needs are offered flat rates
- Each law firm must have critical years of experience or more
- Every law firm is credentialed in a manner that ensures quality
- Lawyers must pass “service-orientation” tests
- Network is surveyed by specially trained legal access staff after every use

How to access this benefit:

1. Simply call the toll-free number Monday - Friday: 8AM-8:30PM EST.
2. Identify yourself with your membership ID number.
3. The representative will evaluate your case and provide you with the telephone number of the plan attorney most convenient to you and your location. You pay the attorney directly.

THIS IS NOT INSURANCE