

# PROTECT YOURSELF AND YOUR FAMILY FOR ONLY \$21.60 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.

# JOIN DURING YOUR ENROLLMENT PERIOD!

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

**20**s

Renting an apartment
Traffic violations
Courtroom representation
Auto purchase agreement
Advice and consultation

**30s** 

Getting married
Buying a home
Preparing a will
Power of attorney for spouse
Contractor disputes



**40s** 

Teenage drivers
Home refinance
Power of attorney for parents
Elder Law advice
Property disputes



**50**s

Estate planning
Family issues
Landlord disputes
Insurance claims
HOA hearings



60s

Revision or review of will Advance medical directive Estate advice Home sale or purchase Warranty disputes

**FIND A LAW** 











## **FULLY COVERED SERVICES**

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



#### General Advice and Consultation

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



#### Wills and Estate **Planning**

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



### 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



#### • Uncontested name change

adoption

**Family Law** 

- **Elder Law** Estate advice
- · Powers of attorney for members' parents

Uncontested domestic

Uncontested divorce



#### Criminal Matters<sup>2</sup>

- Defense of misdemeanor
- Misdemeanor defense of iuveniles

Fully covered for first offense involving alcohol or illegal drugs



#### Traffic Violations

- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- · Driving under the influence 1st Offense



#### **Consumer Relations** and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



### **Civil Actions**

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



### **Identity Theft**

- Prevention assistance
- Education services
- Identity recovery assistance

## Don't see your legal need listed?

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

# You're Still Covered!

**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.



### 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







Relax... you're covered.®

- ll non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the idual, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, when ssary, is fully covered through General District Court for claims in excess of \$400. The definition of General
- 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.