

## **Pre-Paid Legal Services Offers Life Events Legal Plan**

Premium: \$15.95 per month

The Life Events Legal Plan offers the following types of services for covered members.

### Preventive Legal Services

- **Legal Consultation and Advice:** Call an attorney for legal advice on issues and important decisions. Get answers on your personal and business matters as well as preexisting conditions.
- **Letters and Phone Calls:** Get a letter written or phone call made on your behalf for any subject matter. Business owners may have up to two business letters written or calls made on their behalf per year.
- **Contract and Document Review:** Your provider law firm will review an unlimited number of personal documents for you, up to 10 pages each. Included each year is one business document review at no additional cost.
- **Will Preparation:** Your membership provides you with a standard will that meets most Americans' needs, with yearly reviews and updates at no added charge. You may also receive a living will and health care power of attorney at no additional cost if you have them prepared at the same time as your will. Wills for covered family members are just \$20 each; changes and updates are \$20.

### Motor Vehicle Legal Services

- **Minor Legal Expenses:** Your provider law firm will assist you or your covered family members with moving traffic violations at no additional cost to you. Get help with traffic tickets without worrying about the cost of representation.
- **Major Legal Expenses:** Your provider law firm will defend you or your covered family members when you are charged with manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, at no added cost to you. You also qualify for up to 2.5 hours for help with damage recovery service; driver's license assistance; or personal injury legal expenses.

### Trial Defense Services

- **Up to 60 Hours of Attorney Time:** Receive up to 60 hours of your provider law firm's time your first membership year if you or your spouse is named defendant or respondent in a covered civil or job-related criminal action filed in court. Of these 60 hours, up to 2.5 hours may be used for all legal services rendered in defense of the covered suit prior to trial. Up to 57.5 of the remaining hours are available for actual trial time, including covered criminal preliminary hearings.
- **Your Hours Increase with Renewal:** 2<sup>nd</sup> year renewal—3 hours' pre-trial time + 117 hours' trial time; 3<sup>rd</sup> year renewal—3.5 hours' pre-trial time + 176.5 hours' trial time; 4<sup>th</sup> year renewal—4 hours' pre-trial time + 236 hours' trial time; and 5<sup>th</sup> year renewal—4.5 hours' pre-trial time + 295.5 hours' trial time.

### IRS Audit Legal Services

- Up to 50 Hours of Attorney Time: Receive up to 50 hours of your provider law firm's time if you receive written notice of an IRS audit or are requested to appear at IRS offices regarding your tax return.

### Preferred Member Discounted Rates

Receive 25% off your provider law firm's standard rate if you need legal services not otherwise covered by your plan benefits.

### Who Is Covered

- You and your spouse or significant other
- Never-married children under age 21 living at home
- Never-married children under age 23 who are full-time college students
- Children under age 18 for whom the member acts as legal guardian
- Any dependent child, regardless of age, who is mentally or physically disabled, for whom the member is primarily responsible

### **Pre-Paid Legal Offers Identity Theft Shield**

Premium: \$12.95 per month

If you choose both Life Events Legal Plan & Identity Theft Shield, the total premium is \$25.90 per month

Identity Theft Shield offers the following types of services for covered members you and your spouse.

### Credit Reporting

- Provides an up-to-date credit report through Experian
- Provides a personal credit score calculated by an independent scoring service
- Provides a detailed analysis of your personal credit score

### Continuous Credit Monitoring

- Suspicious activity will be brought to your attention.
- You will be notified if new accounts have been opened in your name; derogatory notations have been added to your credit report; public records have been added to your report; inquiries have been made against your report; and/or a change of address has been requested.

### Identity Restoration

- If you find yourself the victim of identity theft, a trained expert will take the steps to help restore your name and credit for you
- Kroll Laboratories licensed investigators will work to help correct identity theft issues with affected agencies, including credit card companies, financial institutions, the Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, among others.
- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security Administration, Federal trade Commission, and other affected agencies.
- Proactive searches of applicable local and national databases will be made to look for information you may not be aware of, including criminal activity in your name in parish records and certain federal watch lists, Department of Motor Vehicle records, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent.

**For more information, contact a representative of Pre-Paid Legal Services at 866-581-3440.**