

# Preferred Plan *Summary of Benefits*



Each of the benefits listed below in the first column are available to Texas Legal Members once per plan year per account unless otherwise specified. Pre-existing matters are not covered (although the In-Network Discount applies). See end for more general exclusions.<sup>1</sup>

COVERAGE / BENEFIT	DESCRIPTION	IMPORTANT EXCLUSIONS	IN NETWORK <sup>2</sup>	OUT OF NETWORK <sup>3</sup> (up to)
<b>GENERAL ATTORNEY ACCESS &amp; DISCOUNTS</b>				
<b>Legal Access Line</b>	Telephone-based general legal advice and consultation, meant for quick answers to your legal questions. This service only provides general guidance and is not intended for individual legal representation. For further legal services please use our online Texas Legal Attorney Finder to locate an attorney in your area.  <b>Hours of operation: 8 am to 6:30 pm, Mon - Fri</b>	None	Unlimited	N/A
<b>Consultations</b>	Members may seek legal advice regarding a potential or current legal issue to assess whether an Attorney is agreeable and satisfactory for the establishment of an Attorney-Client relationship.	One per attorney per matter within 60 day period.	Up to 4 per year	4 at \$25 per Consult
<b>General Legal Services</b>	Legal advice, negotiations, correspondence, and document review and preparation. This benefit is available in a variety of areas of law including but not limited to the following matters: Debtor / Creditor, Elder, Tenant, Medical Claims, Social Security, Tax, Worker's Compensation and Wrongful Death. This benefit is designed to cover services that are not excluded from coverage, but not explicitly covered.	None	Up to 6 hours	6 hours at \$50/hour
<b>In-Network Discount</b>	If a matter is not resolved before a claimed Covered Legal Service is exhausted, is not covered but not excluded by the Policy, and/or is pre-existing, Members receive a 25% discount from a Participating Attorney's usual and customary hourly rate.	Bankruptcy excluded.	25% discount	N/A
<b>ESTATE PLANNING</b>				
<b>Estate Planning</b> 1 or 1a or 1b, 2, 3 or 4 or any combination of the numbered options	<b>1.</b> Codicil(s) - An update or change to a Will  <b>All hours covered</b>	None	Up to 8 hours	<b>\$100/\$125</b> for 1/2 Participant(s)
	<b>1a.</b> Will(s) & Testamentary Trust(s) - Wills that provide for the distribution of assets and/or a Trust(s) that forms upon the death of the Participant(s)			<b>\$200</b>
	<b>1b.</b> Will(s) & Living Trust(s) - An estate plan that includes Will(s), Testamentary Trust(s) and revocable or irrevocable Living Trust(s), including any needed Deeds.			<b>\$400</b>
	<b>2.</b> Living Will(s) / Advance Directive(s) to Physician for up to 2 Participants, 1 Document per Participant			<b>\$25</b> per Document
	<b>3.</b> Power(s) of Attorney for up to 2 Participants, 2 Documents per Participant			<b>\$50</b> per Document
	<b>4.</b> Additional Documents: Declaration of Guardianship, HIPAA Release, and/or Disposition of Remains for up to 2 Participants, 3 Documents per Participant			<b>\$25</b> per Document
<b>Probate Proceeding</b>	Includes representation for probate proceedings for estates with or without a will, including petitioning a court to admit a will to probate and/or appointing an administrator. The policy participant must be an executor or devisee of the will or an heir of an estate without a will. Does not apply for filing claims against an estate as a creditor.	None	All hours covered	<b>\$500</b>
	With a Will and Uncontested		Up to 15 hours	<b>\$700</b>
	With a Will and Contested, Without a Will and Contested or Uncontested			

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<b>FAMILY LAW</b>				
<b>Prenuptial or Postnuptial Agreements</b>	Includes representation for a Participant for creating a premarital (prior to marriage) or marital property agreement (after getting married) where no issue is contested.	None	All hours covered	\$200
<b>Adoption</b>	Consultations, negotiations, preparation and pleadings through trial, if needed. Includes terminating parental rights.			
	Uncontested	None	All hours covered	\$350
	Contested			\$750
<b>Name Change</b>	Includes representation in an uncontested name change proceeding for a Participant or a minor of which the Participant is a conservator.	None	All hours covered	\$200
<b>Divorce, Annulment and Modification</b>	Divorce, Uncontested	6 month waiting period. Primary policy holder only.	All hours covered	\$400
	Divorce, Contested without children		Up to 15 hours	\$700
	Divorce, Contested with children		Up to 30 hours	\$1,000
	Modification, Enforcement or Establishment of Family Law Order, Uncontested		All hours covered	\$200
	Modification, Enforcement or Establishment of Family Law Order, Contested		Up to 20 hours	\$750
<b>Protective Order</b>	Includes representation in proceedings for a protective order designed to protect someone against family violence where a Participant is either the applicant or respondent.	None	All hours covered	\$200
<b>Guardianship of Adult or Minor</b>	Includes representation in a proceeding where a Participant petitions to be appointed as a guardian. Not intended to provide services for suits affecting the parent-child relationship.			
	Uncontested	None	All hours covered	\$300
	Contested		Up to 15 hours	\$700
<b>Family Immigration Assistance</b>	Includes assistance and advice in the completion of one Form I-130 plus supporting documentation on behalf of Named Participant's spouse, child or stepchild. Also, provides for the Attorney to attend interviews involving USCIS and respond to Requests for Evidence. Not intended for use with aliens who entered or stayed in the US unlawfully.	Primary policy holder only.	All hours covered	\$700
<b>CIVIL LAW</b>				
<b>Defense of Civil Action</b> (& "Dangerous Dog")	Includes preparation, filings and appearance for pleadings, motions, discovery, pre-trial and/or settlement conferences and/or trial preparation and trial in the defense of most civil actions. Includes representation in a hearing for the determination of a dog being a "dangerous dog" (e.g. your dog bites someone).	Car accident and family law related matters excluded.	Up to 20 hours	\$200 Justice Court \$500 Without Trial \$800 With Trial
<b>Consumer Protection</b>	Includes representation for negotiations and any legal action required for the enforcement of written or implied warranties or promises (e.g. a refrigerator warranty or poor/incomplete workmanship from a home contractor).	None	All hours covered	\$200 Negotiations only \$500 Without Trial \$800 With Trial

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CRIMINAL LAW				
Habeas Corpus ("Get out of jail")	Includes court proceeding for preliminary matters in a criminal action such as bond reduction or failure to provide speedy trial or hearing.	None	All hours covered	\$200
Misdemeanor	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings. Does not apply to traffic violations, disturbing the peace and public intoxication.			\$500
Felony	Includes initial appearance, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings, and sentencing hearing, if applicable.			\$1,000
Driving / Boating While Intoxicated	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings for defense of driving/boating while intoxicated or under the influence of drugs.	Felonies (3+ offenses) excluded.		\$500
Public Intoxication	Includes defense of a charge of public intoxication including arraignment and preparation and plea negotiations resulting in disposition without trial or trial.	None		\$400
Defense of Insanity / Infirmary	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings where Participant is a defendant in trial to determine competency to stand trial or where the state seeks the involuntary commitment of Participant.			\$1,000
Juvenile / Children's Court	Includes representation for Juvenile / Children's court proceedings for Dependents listed on policy under the age of 18.			\$300
Traffic Ticket	Includes defense of a traffic violation, punishable by fine only, in which a Participant is the defendant, including misdemeanor arraignment or initial appearance and preparation and plea negotiations resulting in disposition without trial.			\$100
Defense of Driving Privileges	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings.	Occupational driver's license excluded		\$200
Expunction / Order of Nondisclosure	Includes representation where a Participant petitions a court to purge, alter, or forbid release of records of arrests, prosecutions, and criminal dispositions.	None		\$350
REAL ESTATE & FINANCIAL				
Residential Real Estate Transaction	Includes representation in the transaction of selling or purchasing a primary residence single piece of real property including the review and drafting of all legal documents. Does not apply to construction or improvements.	Primary policy holder only.	All hours covered	\$250
Bankruptcy	Preparation and court proceedings for Chapter 7 - liquidation.	3 month waiting period.	All hours covered	\$300
	Preparation and court proceedings for Chapter 13 - all or partial repayment.	All participants must be insured.	Up to \$1,500	\$500
Financial Counseling	Members have access to a broad array of services offered by Transformance (transformanceusa.org), including bankruptcy counseling and education, budget and credit coaching, debt management planning, student loan coaching, and numerous online resources, including daily financial webinars.			

COVERAGE / BENEFIT	DESCRIPTION
<b>EXPERIAN IDENTITYWORKS MEMBERSHIP</b>	
<b>Experian Credit Report at Signup</b>	See what information is associated with your credit file. Daily credit reports are available for online members only.*
<b>Credit Monitoring</b>	Actively monitors your Experian file for indicators of fraud.
<b>Internet Surveillance</b>	Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
<b>Identity Restoration</b>	Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
<b>Experian IdentityWorks ExtendCARE™</b>	You receive the same high-level of Identity Restoration support even after your Experian IdentityWorks membership has expired.
<b>\$1 Million Identity Theft Insurance**</b>	Provides coverage for certain costs and unauthorized electronic fund transfers.
<b>Lost Wallet</b>	Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
<b>Child Monitoring</b>	For children ages 10-18 years old, Internet Surveillance and monitoring are available to determine whether enrolled minors in your household have an Experian credit report available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance**.

\* Offline members will be eligible to call for additional reports quarterly after enrolling.

\*\* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

**This information is a general explanation of the Group Legal Services Select Plan. A detailed Texas Legal Certificate of Coverage is included in new member kits, and in case of discrepancy between the Summary of Benefits and the Certificate of Coverage, the Certificate of Coverage controls.**

- 1 General Exclusions: Pre-existing matters, appeals, pro-active lawsuits (outside of Family Law and Consumer Protection), intellectual property and business matters (any activity that produces revenue), car accident related matters. Incidental costs such as filing fees, photocopies, postage, etc. are not covered. This is not a comprehensive list of exclusions; please see your Certificate of Coverage for details and additional limitations and exclusions.
- 2 In-Network: Applies to services rendered by a Texas Legal Participating Attorney. PAYMENTS FOR SERVICES ISSUED DIRECTLY TO TEXAS LEGAL PARTICIPATING ATTORNEYS.
- 3 Out-of-Network: Services rendered by a non-Texas Legal Participating Attorney. PAYMENT FOR SERVICES ISSUED DIRECTLY TO TEXAS LEGAL NAMED PARTICIPANT. No payments issued to non-Texas Legal Participating Attorney.



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