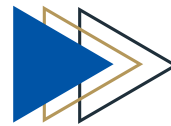
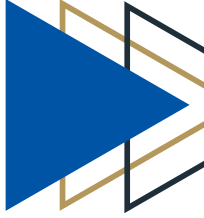


# Legal Benefit Proposal

*Providing justice for all since 1974*





## Why Offer Legal Insurance?

Legal insurance is an integral piece to the benefits puzzle. Regardless of the industry, all employees experience milestones where legal and financial guidance would be a huge relief, in good times and bad.

Legal insurance makes accessing attorneys easy and affordable, so when your employees are ready to add a child to their will, or lease their first apartment, purchase a new home, expand their family through adoption, or even prepare for the future by crafting a trust and updating their estate plan, they can do so without spending a fortune. It is also available when life's unexpected events occur, like when they get a speeding ticket or need to dissolve a marriage, and even frustrating financial matters like bankruptcy, debt collection, and foreclosure.

Legal insurance facilitates all life events for employees and their eligible family members.

# 52%

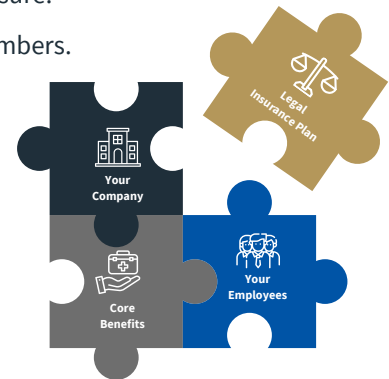
Employees considered seeking legal counsel since the start of the pandemic.<sup>1</sup>

# 60%

Employees desire for their employer to offer a wider mix of non-medical benefits.<sup>2</sup>

# 81%

Millennial employees expecting to make a major life change in the next 12 months.<sup>3</sup>



## Employees at every step in life can benefit from legal assistance:

- Prenuptial agreement
- Purchasing a home
- Adopting a child
- Saving for college
- Preparing a will/estate plan

- Getting a divorce
- Establishing child support
- Changing your name
- Refinancing your home
- Filing for bankruptcy

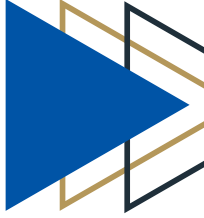
- Leasing an apartment
- Developing a budget
- Purchasing a car
- Getting a ticket
- Understanding taxes

- Probate
- Medical malpractice
- Defense of elder scams
- Financial coaching
- Insurance disputes

- Selling your home
- Updating your estate plan
- Creating a trust
- Planning for retirement
- Establishing guardianship

*Proposal is for informational purposes only. Limitations and exclusions may apply.  
Policy document will be governing document for coverage determination.*

1. Employee Benefit News  
2. MetLife  
3. BusinessWire



# Say 'No' to Expensive Attorney Fees

U.S. Legal Services (USL) pays the attorney fees for covered legal matters. This means **no claim forms**, **no deductibles**, and **no co-pays** for covered services handled by a Network Attorney.

**Family Defender®** family coverage includes employee, spouse, and eligible unmarried dependent children up to age 26.

## Civil Litigation

- Plaintiff or Defendant
- Administrative Hearings
- Trial Coverage up to \$15,000
- Small Claims
- Name Change
- Civil Injunctions
- Landlord/Tenant Matters as Tenant

## Family Law\*\*

- Uncontested Divorce
- Contested Divorce
- Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement Action
- Post-Decree Modification Action
- Equitable Distribution of Marital Assets

## Other Family Law

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence
- Elder Law Matters

## Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

## Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

## Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus
- Trial Coverage up to \$15,000

## Consumer-Seller Protection

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

## Contingency Matters\*\*

- Personal Injury
- Auto Accidents
- Slip and Fall
- Medical Malpractice

## Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lease Agreement

## Real Estate Transactions

- Review and/or Preparation of Purchase Agreement, Mortgage, and Deed
- Purchase of Primary Residence
- Sale of Primary Residence
- Refinancing of Primary Residence
- Attorney Attendance at Closing
- Real Estate Disputes
- Neighbor Disputes

## Estate Planning

- Living Will
- Powers of Attorney
- Wills & Testamentary Trusts for Minors
- Codicils
- Estate Administration/Probate
- Uncontested Guardianship or Conservatorship

## Financial Matters

- Debt Collection
- Garnishment Defense
- IRS Audit Protection
- Foreclosure+
- Limiting Creditor Harassment
- Ch. 7 & 13 Bankruptcy+

## Other Legal Matters

- Insurance Law
- Standard Business Incorporation

## Added Value Services

- Online Legal Library
- DIY Legal Documents
- 24/7 Emergency Line
- Financial Coaching
- Tax Coaching
- Discounted Tax Return Preparation
- Mobile App

*\*Contested matters subject to 12-hour limitation, discount thereafter.*

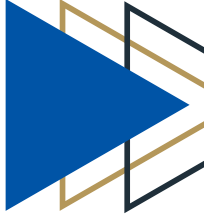
*\*\*First \$1,000 exempt from fee. Subject to State and Federal Statutes*

*+Subject to 120-day waiting period*

## Monthly Premium by Group Size

		California Only
• Groups of 2,501+	\$16.90	\$13.14
• Groups of 500-2,500	\$18.75	\$14.58
• Groups of 100-499	\$21.50	\$16.72
• Groups of 2-99	\$25.00	\$19.44

Rates guaranteed for at least three (3) years.



## Value Added Services

The value added services listed below are included at **no additional cost** and enhance the legal benefits provided under the Family Defender<sup>®</sup> plan. Together, these services help members achieve holistic legal and financial wellness.

### Financial Coaching

Speak directly with Certified Credit Counselors for a complete financial assessment of household income, expenses, assets, and liabilities. Topics include, but are not limited to:

- Debt Consolidation
- Credit Counseling
- Budgeting
- Retirement Planning
- College Planning
- Mortgage and Refinancing

### Tax Benefit

Members have access to telephone consultations on tax matters with a tax professional. Typical discussion items include, but are not limited to:

- Capital Gains
- Investment Strategies
- Inheritance

Additionally, preparation of personal and business income tax returns - all schedules and forms - by a Tax Professional for a discounted rate of \$195 per return.

### Online Resources & Mobile App

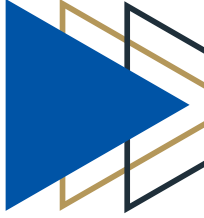
All company employees have access to the state-specific legal document library and over 10,000 usual and customary fillable DIY legal forms. Members have 24/7 access to an online Member Portal where they can:

- Access Legal Library & DIY Forms
- View Policy Documents & ID Cards
- Request a Consultation
- Update Account Information

The Member Portal can also be accessed through a state-of-the-art mobile application, available at no cost to members through the App Store and Google Play.

Once members register for their Member Portal, they can download the mobile app and access their portal features with the click of a button - anywhere, at any time.





## The U.S. Legal Way



### Strategic Customization

- Each proposal is handcrafted based on the industry, employee base, and U.S. Legal's long standing experience in the voluntary benefit market.
- USL has the ability to work with brokers or with companies directly to carve out the best plan to meet employee needs.
- Our comprehensive plans and holistic wellness initiatives allow for all employee legal and financial needs to be met.



### Advantageous Technology

- Partnerships with several of the top enrollments platforms utilized in the market i.e. Employee Navigator, EasyAppsOnline, BenSel, and more.
- 24/7 reporting via the Employer Portal to monitor enrollment, utilization, and much more. Custom reporting also available.
- No cost mobile app allows members constant access to Member ID cards, policy documents, attorney directory, and the "Request a Consultation" feature.



### Tailored Marketing

- During the implementation process and throughout the contract year(s), USL will build a communication strategy that works best for your employees.
- Videos, email campaigns, flyers, PowerPoint presentations, promotional materials - you name it and USL can do it.
- Marketing support and backing by your company increases overall participation. Our goal is to build a relationship showcasing why your company chose to offer this plan and why employees should enroll.

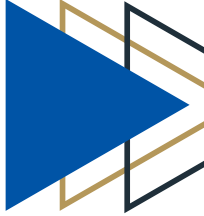


### Continued Advancement

- Exclusive marketing partnership with Allstate Benefits - offering access to an additional suite of voluntary benefits with combined billing options.
- Constant improvements to website, collateral, and business practices to better serve you and your employees - including a streamlined billing portal.
- Ongoing recruitment by a dedicated Provider Relations Team adding to our over 10,000 Network Attorneys across the United States.
- New attorney portal that makes it easier than ever for our attorneys to service your employees.

## Quality Assurance

USL has carefully curated an a network of approximately **10,000** attorneys nationwide, who have met a stringent criterion to participate. Our dedicated Provider Relations Team continually recruits attorneys to meet the ongoing needs of our growing membership base, re-credentials annually, and monitors attorney results to ensure the highest level of service is provided.



## Ingrained Ingenuity

Our legal plans are built on a firm foundation in the legal system with a family-first mentality that extends to all client companies and their employees.



### History

U.S. Legal was founded by an attorney to create equal access to the legal system for hard-working American families. Born from a noticeable disparity in the system, USL strives to build diverse and inclusive plans for all.



### Family

The U.S. Legal family is just that - family. As a woman-owned family business, USL's core focus is to provide excellent care and treat both client and member like part of the family.



### Progress

USL has been in the voluntary legal benefit market for almost half a century. We have expanded organically across the U.S. and have aligned with strategic partners to provide best-in-class services for our client companies and our members.

## U.S. Legal Delivers



**Experienced  
Support**



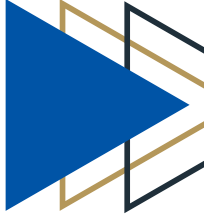
**Extensive  
Coverage**



**Low  
Premium**

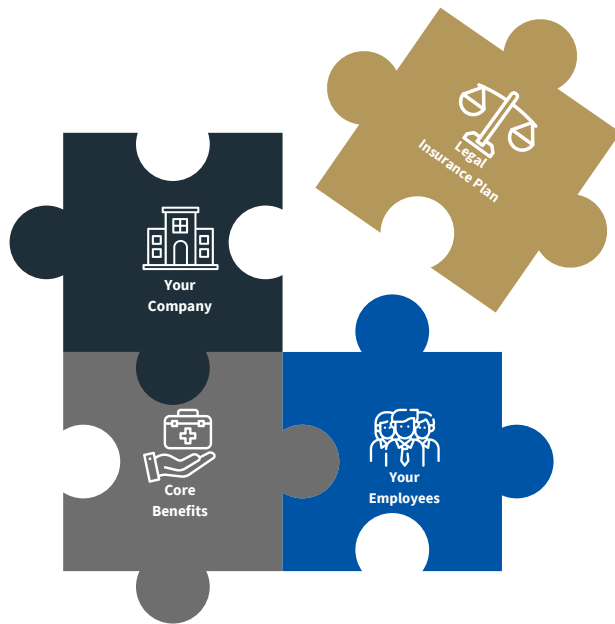


**Quality  
Service**



## A Win-Win

Adding a legal plan to your benefit portfolio is a win, not only for your employees, but for your company, too. Benefits include:



### **Benefits to Employees:**

- Reduced overall stress
- Decreased financial strain of costly legal issues
- Proactive legal and financial resources
- Local and nationwide access to experienced attorneys

### **Benefits to Company:**

- Minimal administrative requirements
- Easy implementation
- Complements core benefits
- Reduced employee absenteeism
- Increased productivity

## Next Steps

It's easy as...

1.

### **Turnkey benefit implementation.**

U.S. Legal's dedicated implementation team will walk you through the few, simple administrative needs in order to facilitate a seamless onboard of the new benefit offering.

2.

### **Crafting strategic communication.**

USL's marketing team will work closely with you to determine how best to reach your employees i.e. email campaigns, posters, videos, PPTs, etc.

3.

### **Scheduling an open enrollment.**

Whether you restrict enrollment to a window or leave it ongoing, USL recommends doing at least one large open enrollment style push to maximize participation.



*Providing justice for all since 1974*



*Once enrolled in coverage, members will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.*

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