

# LEGAL INSURANCE BENEFITS

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## U.S. LEGAL SERVICES

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## U.S. LEGAL SERVICES | FAMILY DEFENDER® – 2019

### Executive Summary

#### Who We Are

U.S. Legal Services, Inc. (USL) has been providing group voluntary legal benefit plans to employers for over 40 years. We are a private, wholly-owned legal expense insurance company with headquarters located at 8133 Baymeadows Way, Jacksonville, Florida 32256. U.S. Legal Services is also a woman-owned business enterprise.

Since our inception in 1974, we have successfully expanded into all 50 states, Puerto Rico and the U.S. Virgin Islands. With our singular emphasis on legal benefit products, USL has been able to dedicate the time and resources to incorporating the latest technology into the entire service continuum, providing plan members and employers alike with a customer experience equal to none.

#### Our Mission

Our mission—to remain the most comprehensive legal benefit plan with as few limitations and expenses as possible—means plan members continually receive the widest array of legal services available in our industry, in almost all cases with attorneys' fees covered in full.

#### Partnership

In 2017, U.S. Legal Services extended its reach to help employers across the country through a new, exclusive marketing partnership with Allstate Benefits. Employers and employees across the country benefit from U.S. Legal Services' comprehensive legal insurance plans designed specifically to meet the needs of individuals. U.S. Legal Services' plans are now the exclusive legal protection plans marketed by Allstate Benefits to broker consultants and employers nationwide.

## Benefits of U.S. Legal Partnership

By partnering with U.S. Legal Services, companies are provided the broadest, most comprehensive legal benefit plan in the United States. The heart and soul of a successful legal benefit plan is the comprehensive nature of the coverages and customer care provided, coupled with an attorney network that is both distributed geographically according to specialty, and adequately credentialed on an annual basis. Our state-of-the-art proprietary web portal is an innovative database that allows employers to track the Plan utilization.

### Priority 1: Our Customers' Experience

Companies, employees, and drivers find our plans user friendly. **Members have no claim forms, no deductibles, and no co-pays.** We pride ourselves on paying 100% of attorney's fees for covered legal matters. Network attorneys work directly with U.S. Legal. Plan members are never involved in the billing/claims process. As we have been in business for over 40 years, we offer an extensive nationwide network of over 11,000 eligible, qualified attorneys to represent plan members wherever they live or work.

Our proprietary intake and reporting technology provide for a customer service continuum that is exceptionally responsive to plan members' and employers' unique needs—with extensive follow-up capabilities across member intake and triage, attorney assignment and claims administration. We offer customizable utilization, quality and satisfaction data reporting, employer and employee online self-service with personalized benefits information and a Mobile App.



## EXTENSIVE COVERAGE

U.S. Legal Services offers unparalleled coverage to employees.

### Family Defender®

#### Who is covered?

The Family Defender® covers the employee, the employee's spouse, and the employee's dependent children up to age 26.

#### What is covered?

Office Consultation and Telephone Advice	In Network: Fully Covered 100% Out of Network: \$50
Consumer Protection Matters	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$100
Debt Collection Defense	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$750
Identity Theft Restoration	In Network: Fully Covered 100% Out of Network: N/A
Personal Bankruptcy or Wage Earner Plan	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$400
Administrative Hearing Representation	In Network: Fully Covered 100% Out of Network: N/A
Civil Litigation Defense	In Network: Fully Covered 100% <b>(Defendant &amp; Plaintiff)</b> Out of Network: \$50 per hour up to \$750
Incompetency Defense	In Network: Fully Covered 100% Out of Network: \$200
Affidavits	In Network: Fully Covered 100% Out of Network: \$30
Deeds	In Network: Fully Covered 100% Out of Network: \$30
Demand Letters	In Network: Fully Covered 100% Out of Network: \$30
Document Review	In Network: Fully Covered 100% Out of Network: \$30
Mortgages	In Network: Fully Covered 100% Out of Network: \$30
Promissory Notes	In Network: Fully Covered 100% Out of Network: \$30
Divorce, Dissolution and Annulment	Fully Covered <b>(Uncontested &amp; Contested)</b> ; Limited to 12 hours of Family Law coverage per policy year Out of Network: \$50 per hour up to \$600
Enforcement or Modification of Support Order	In Network: Fully Covered 100% <b>(Uncontested &amp; Contested)</b> ; Limited to 12 hours of Family Law coverage per policy year Out of Network: \$50 per hour up to \$600
Name Change	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$200

Adoption	In Network: Fully Covered 100% ( <b>Uncontested &amp; Contested</b> ) Out of Network: \$50 per hour up to \$300
Change or Establishment of Custody Order	In Network: Fully Covered 100% ( <b>Uncontested &amp; Contested</b> ); Limited to 12 hours of Family Law coverage per policy year Out of Network: \$50 per hour up to \$600
Guardianship or Conservatorship	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$200
Immigration Assistance	In Network: Visa Extensions, Naturalizations and Deportation are Fully Covered 100% Out of Network: \$50 per hour up to \$350
Personal Injury	Contingency Fee - First \$1,000 is exempt from any fee. Contingent fee cannot exceed 25%.
Eviction and Tenant Problems (Primary Residence - Tenant Only)	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$100
Sale or Purchase of Home (Primary Residence)	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$200
Juvenile Court Defense	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$400
Misdemeanour Defense	In Network: Fully Covered 100% Out of Network: \$50 per hour up to \$300
Restoration of Driving Privileges	In Network: Fully Covered 100% Out of Network: N/A
Traffic Ticket Defense	In Network: Fully Covered 100% ( <b>Including 1st offense DUI</b> ) Out of Network: \$50 per hour up to \$100
Living Wills	In Network: Fully Covered 100% Out of Network: \$25
Powers of Attorney	In Network: Fully Covered 100% Out of Network: \$25
Probate	In Network: Fully Covered 100% Out of Network: \$275
Trusts	In Network: Simple Testamentary Trusts are Fully Covered 100% Living Trusts (Revocable and Irrevocable Trusts) are covered at a 33.3% discounted rate. Out of Network: N/A
Wills and Codicils	In Network: Fully Covered 100% Out of Network Benefit: Individual Will is \$100; Husband/Wife Will is \$125 and a Codicil is \$50
All other legal matters	33.3% discount off the attorney's normal hourly rate.

A copy of the full policies, along with limitations and exclusions can be provided upon request.

### **Additional Benefits:**

- 24 Hour Emergency Services
- "Do It Yourself" Legal Form Document
- Legal Library
- Free Online Will Preparation
- Mobile Application (Apple or Android)
- Member Portal
- Financial Coaching / Tax Preparation Consultation



## LOW PREMIUM

**Family Defender<sup>®</sup> rate:**  
\$ 25.00 per month

U.S. Legal Services' low rate combined with an array of extensive coverages makes the Family Defender<sup>®</sup> Plan the most competitive in the industry.

Plan rate is guaranteed for 3 years. The plan renews automatically without further notice and will continue to renew thereafter until notice of cancellation by either party.

## QUALITY ATTORNEYS

U.S. Legal maintains a database of over 11,000 eligible attorneys nationwide. Network Attorneys have, on average, over 17 years of experience and are held to the highest standards.

To qualify as a Network Attorney, the following criteria must be met:

- 5+ years of private practice experience,
- In good standing with respective bar associations,
- Have an active license in the state of practice,
- Maintain professional liability insurance with limits of no less than \$100,000 per incident and \$300,000 per aggregate per year,
- Have offices with adequate parking, Provide sufficient support staff, including secretaries/paralegals and legal research facilities in order to better serve members.



These attorneys are further selected based on:

- Professional reputation in the community,
- Ability to offer reasonable accommodations to members based on geography, convenience and professional ability.

All attorneys are re-credentialed annually.

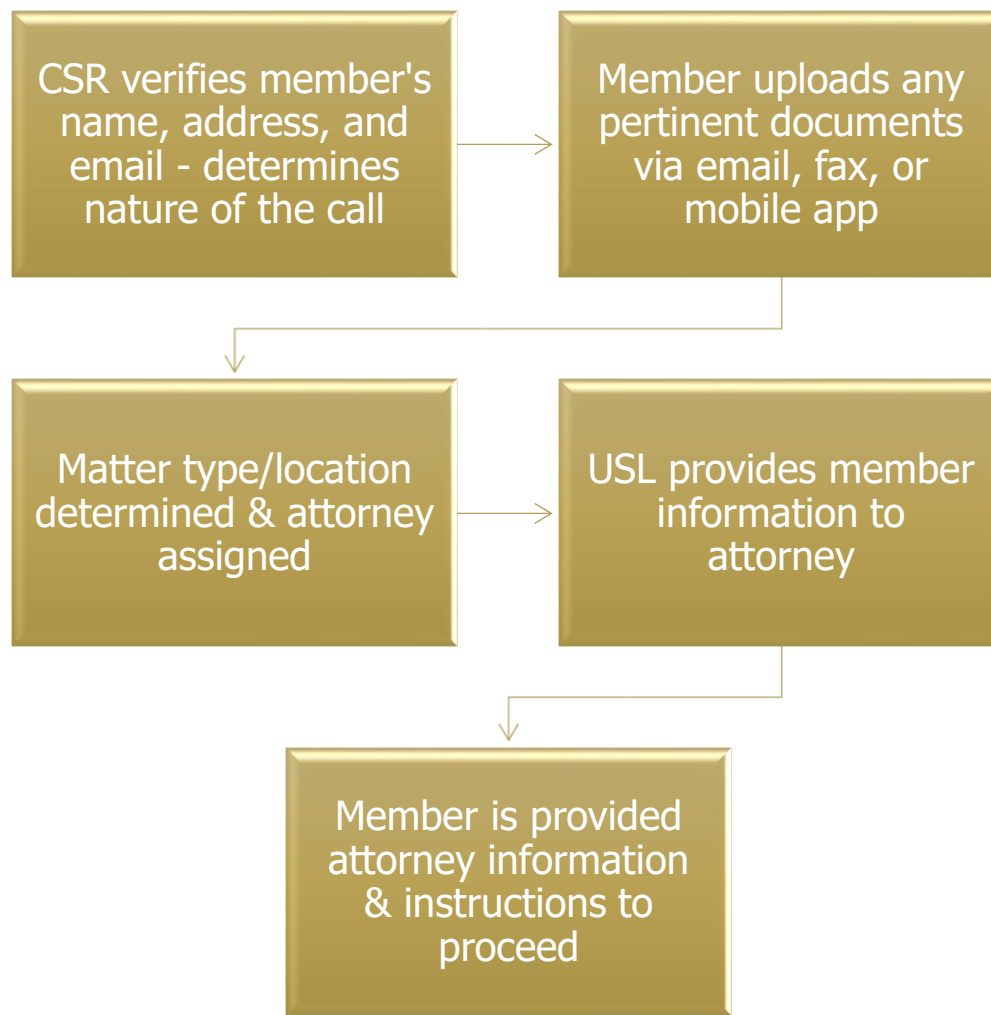
To maintain quality assurance of our Attorney Network, U.S. Legal sends out random weekly customer service questionnaires geared to ascertain our member's level of satisfaction with their attorneys. Member comments and/or problems concerning plan attorneys are tracked and reviewed weekly. Our internal procedures allow us to continue to monitor member feedback to ensure the quality of legal services is maintained. This feedback is also used during the re-credentialing of the attorneys.

## CUSTOMER SERVICE

U.S. Legal Service's Customer Service Team operates Monday-Friday 8:30 am EST to 5:00 pm EST. Our toll-free line is (800) 356-LAWS (5297) and is always answered by a live representative. After hours, our call center is available to receive calls and completes messages which will be handled by our Customer Service Team the following business day.

The Customer Service Team is staffed with bilingual representatives who will assist members and provide information about the details of their plan coverage, general account information, and attorney assignment information.

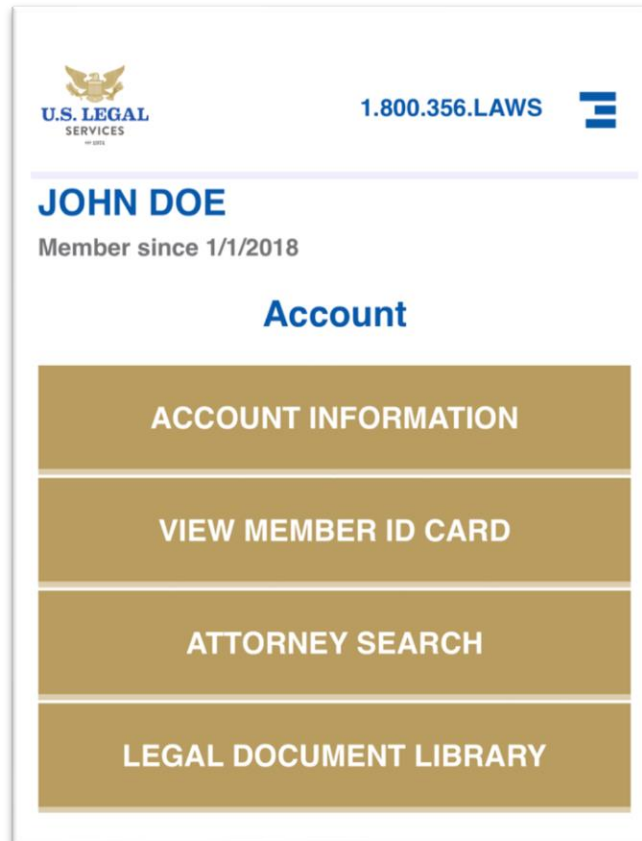
### CUSTOMER CALL-IN PROCESS





The U.S. Legal Mobile App allows members to view/update account information, request a consultation with an attorney, or can contact U.S. Legal directly. The App is available in both iTunes & Google Play stores.

### Sample Mobile App Menu:





## IMPLEMENTATION & ADMINISTRATION

U.S. Legal currently verifies and maintains membership, etc. with the eligibility files received via secure FTP transmission, which provide effective date, termination date and member demographics. Files are imported into the USL database upon receipt and membership updated. Members can utilize the benefit once they are active in our system and within their effective date.

Once enrolled, members are sent an enrollment packet via email, if available, or USPS, consisting of:

- Welcome letter & ID Card
- Plan documents

Members can convert their Family Defender® plan to an individual plan if employment with Company terminates. Premiums will increase to the individual rate and will include a two-dollar monthly processing fee. The policy will be converted to the base policy excluding any endorsements which may have been added to the group policy. Retired members will retain their coverage and group rate by providing a direct payment method within ninety (90) days.

U.S. Legal is actively involved in the enrollment process and offers support both in person and through various forms of communication, including but not limited to, brochures/flyers, email blasts, newsletters, and an online benefit portal.

U.S. Legal is also available upon request to provide webinars, lunch and learns, and other direct training methods to ensure your Company's Benefit Team is adequately trained on U.S. Legal Services plan offerings.



The Family Defender® Web Portal provides two reports on Plan utilization; Detailed Report and Summary Report.

### Sample Detailed Utilization Report

Company Number	Date Opened	Date Complete	Legal Matter
CMPXXX	12/1/2014 13:43	Pending	REAL ESTATE
CMPXXX	12/2/2014 16:47	1/30/2015	BANKRUPTCY CH. 7
CMPXXX	12/2/2014 16:53	Pending	POST DECREE FAMILY LAW
CMPXXX	12/3/2014 10:43	1/21/2015	PRE-CIVIL
CMPXXX	12/3/2014 10:45	12/17/2014	WILL/TESTAMENT TRUSTS
CMPXXX	12/3/2014 16:33	2/25/2015	REFERRAL ONLY
CMPXXX	12/4/2014 8:44	1/8/2015	POST DECREE FAMILY LAW
CMPXXX	12/4/2014 9:51	12/4/2014	CIVIL ACTION
CMPXXX	12/4/2014 10:32	12/4/2014	REFERRAL ONLY
CMPXXX	12/4/2014 16:45	2/25/2015	TRAFFIC
CMPXXX	12/5/2014 9:16	Pending	FORECLOSURE
CMPXXX	12/5/2014 9:17	Pending	WILL/TESTAMENT TRUSTS
CMPXXX	12/5/2014 9:49	Pending	WILL/TESTAMENT TRUSTS
CMPXXX	12/5/2014 11:00	2/25/2015	TRAFFIC
CMPXXX	12/5/2014 14:51	2/25/2015	FAMILY LAW
CMPXXX	12/8/2014 16:52	1/14/2015	CIVIL ACTION
CMPXXX	12/9/2014 9:24	12/10/2014	FAMILY LAW
CMPXXX	12/9/2014 15:35	2/4/2015	LANDLORD/TENANT LAW
CMPXXX	12/9/2014 16:43	Pending	TRAFFIC
CMPXXX	12/9/2014 16:53	2/25/2015	PRE-CIVIL
CMPXXX	12/10/2014 8:52	2/4/2015	TRAFFIC
CMPXXX	12/10/2014 10:27	Pending	ADOPTION
CMPXXX	12/10/2014 17:01	2/25/2015	TRAFFIC
CMPXXX	12/11/2014 13:05	2/25/2015	WILL/TESTAMENT TRUSTS
CMPXXX	12/11/2014 15:15	Pending	POST DECREE FAMILY LAW
CMPXXX	12/12/2014 10:45	12/18/2014	CIVIL ACTION
CMPXXX	12/15/2014 9:19	Pending	CIVIL ACTION
CMPXXX	12/15/2014 9:22	Pending	WILL/TESTAMENT TRUSTS
CMPXXX	12/15/2014 10:24	Pending	CIVIL ACTION
CMPXXX	12/15/2014 10:48	2/25/2015	PRE-CIVIL
CMPXXX	12/15/2014 13:13	2/25/2015	CIVIL ACTION
CMPXXX	12/15/2014 14:00	2/19/2015	PRE-CIVIL
CMPXXX	12/15/2014 16:22	2/25/2015	DOC PREPARATION
CMPXXX	12/15/2014 16:26	12/15/2014	REFERRAL ONLY
CMPXXX	12/16/2014 16:27	Pending	FAMILY LAW
CMPXXX	12/18/2014 11:21	2/4/2015	PRE-CIVIL
CMPXXX	12/18/2014 12:48	12/26/2014	REAL ESTATE

CMPXXX	12/19/2014 8:40	12/19/2014	REFERRAL ONLY
CMPXXX	12/19/2014 9:36	12/22/2014	WILL/TESTAMENT TRUSTS
CMPXXX	12/22/2014 13:07	12/22/2014	REFERRAL ONLY
CMPXXX	12/22/2014 15:04	2/25/2015	TRAFFIC
CMPXXX	12/23/2014 13:25	12/26/2014	POST DECREE FAMILY LAW
CMPXXX	12/23/2014 13:29	2/25/2015	PRE-CIVIL
CMPXXX	12/23/2014 13:43	12/23/2014	REFERRAL ONLY
CMPXXX	12/23/2014 14:51	Pending	PRE-CIVIL
CMPXXX	12/23/2014 14:58	1/2/2015	PRE-CIVIL
CMPXXX	12/23/2014 15:11	Pending	POST DECREE FAMILY LAW
CMPXXX	12/23/2014 15:24	2/4/2015	LANDLORD/TENANT LAW
CMPXXX	12/24/2014 10:39	1/28/2015	BANKRUPTCY
CMPXXX	12/26/2014 13:20	2/25/2015	CIVIL ACTION
CMPXXX	12/26/2014 14:08	2/25/2015	CIVIL ACTION
CMPXXX	12/26/2014 14:59	Pending	FAMILY LAW
CMPXXX	12/29/2014 10:43	12/29/2014	REFERRAL ONLY
CMPXXX	12/29/2014 10:52	2/25/2015	LANDLORD/TENANT LAW
CMPXXX	12/30/2014 12:37	2/25/2015	WILL/TESTAMENT TRUSTS
CMPXXX	12/30/2014 13:21	2/25/2015	FAMILY LAW
CMPXXX	12/30/2014 15:58	2/25/2015	TRAFFIC
CMPXXX	12/30/2014 16:17	2/25/2015	PROBATE
CMPXXX	12/31/2014 8:48	1/2/2015	REFERRAL ONLY

### Sample Summary Utilization Report

Legal Matter	Count
Civil Action	8
Family Law	5
Name Change	0
Administrative Agency Proceedings	0
Expungement	0
Bankruptcy	1
Guardianship	0
Adoption	1
Juvenile Proceedings	0
Defense of Criminal Charges	0
Wills/Testament Trust	7
Probate	1
Documentation Preparation	1
Real Estate	2
Traffic	7
Immigration	0
Business	0
Out of Network Claim	0

Financial Wellness	0
ID Theft	0
Referral Only	8
Pre-Civil	8
Landlord/Tenant Law	3
Foreclosure	1
IRS Proceedings	0
Insurance Law	0
Refinance of Home	0
Post Decree Family Law	5
Bankruptcy Ch. 13	0
Bankruptcy Ch. 7	1
1st Time DUI Offense	0
Prenuptial Agreement	0
Creation of Business	0
Not Specified	0

\*Samples show abbreviated reports; for illustrative purposes only.

# WHY COMPANIES CHOOSE U.S. LEGAL OVER THE COMPETITORS



**U.S. LEGAL**



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**EST 1974**

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