

Benefit	Frequency or Maximum	In-Network	Out-of-Network
Advice and Consultation			
Document Review (up to 6 pages)	Unlimited	Covered	\$60
Financial Helpline			N/A
Initial Law Office Consultation	One hour per calendar quarter		\$60/consultation
Legal Helpline; Online Legal Access	Unlimited		N/A
Consumer Matters			
Document Preparation (e.g., simple deed, promissory note, consumer dispute correspondence, installment sales agreement, simple affidavit, lease agreement, timeshare agreement)	One use per year (One of each document)	Covered	\$60/document
General Power of Attorney	One use per year		Employee – \$40/document Family member – \$60/document
Life Insurance Claims	Covered subject to managed case rules		Up to \$2,000
Small Claims Court Representation	Up to 2 hours		\$120
Consumer Dispute	One use per year		\$595
Will, Codicil, Trust, and Probate			
Living Trust Document	One use per year	Covered	\$310
Living Will, Health Care Power of Attorney			\$55
Probate of Small Estate	Up to 2 hours		\$120
Will or Codicil (includes member, spouse, family member)	One per year per person		\$90/document
Residential Matters			
Tenant Dispute	Covered subject to managed case rules	Covered	Up to \$2,000
Purchase of Primary Residence, including Document Preparation and Closing	One per year		\$490
Refinancing Primary Residence			\$385
Sale of Primary Residence			\$365

Benefit	Frequency or Maximum	In-Network	Out-of-Network
Financial Matters			
Bankruptcy Chapter 7 or 13	Up to defined in-network or out-of-network maximums	Up to \$750	Up to \$680
Debt Collection Defense	One use per year	Covered up to \$700	
• Pre-litigation defense activities			\$425
• Trial defense			\$595
Identity Theft – Prevention/Recovery Assistance <ul style="list-style-type: none"><li>Initial consultations with trained specialists (consultations can also be online)</li><li>Recovery document preparation/ review by a local attorney</li><li>Personal ID recovery package</li></ul>	Four per year	Covered	Not covered
Tax Audit Representation	Up to \$2,000		Up to \$2,000
Family Law			
Divorce/Separation – Uncontested	Up to 10 hours	Covered	\$595
Divorce – Contested Consent/Default	Up to \$2,000		Up to \$2,000
Uncontested Guardianship/ Conservatorship	One use per year	Covered	\$400
Juvenile Court Proceedings		Covered	\$470
Name Change			\$255
Uncontested Government Agency Adoptions		Covered	\$300
Uncontested Stepparent Adoptions		Covered	\$300
Civil/Criminal Defense			
Civil Litigation Defense	One use per year/up to \$2,000	Covered	Up to \$2,000
Criminal Defense	One use per year	Debt Collection Defense	\$215
• Administrative proceeding (regarding suspension or revocation of license)		Covered	\$255
• Misdemeanor defense Traffic Tickets except driving under influence, vehicular homicide, or violations related to a commercial driver’s license		Covered	Up to \$2,000

Benefit	Frequency or Maximum	In-Network	Out-of-Network
Miscellaneous Law Office Services			
<b>Miscellaneous Law Office Services</b> <ul style="list-style-type: none"><li>Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits</li></ul>	Up to 10 hours per year	Covered	\$60 an hour
<ul style="list-style-type: none"><li>Discounted Legal Services for any non-excluded legal matter</li></ul>	N/A	25% discount on Participating Attorney's hourly rates	N/A