

**2015 LEGALSHIELD BANK DRAFT / CREDIT CARD SUMMARY & COST OF BENEFITS**

1. For 24 hour Emergency access to a top rated attorney, call: **(877) 825-3797**. For Non-Emergency issues in MS, call the Anderson Firm M-F, 9:00 am – 5:00 pm: **(800) 640-0940**.  
**(You can call the law firm any business day & get answers to your personal legal questions at no cost)**
2. Comprehensive Wills for & annual reviews for member, spouse or significant other.
3. Assuming no crimes, drugs or alcohol are involved, LegalShield will provide 100% representation for moving violations & vehicular manslaughter in a non-commercial titled vehicle. There is an additional charge if you want coverage in a commercial titled vehicle.  
**(Coverage for moving violations start on the 16<sup>th</sup> day.)**
4. 2 ½ hours pretrial & 57 ½ hours of trial time for covered non-domestic civil suits. These hours increase 60 hours each year up to a maximum of 300 hours after 5 years.  
**(Pre-Existing, domestic, employment related and government agency lawsuits are not covered)**
5. Review up to a 15 page contract or document at no charge. Limit of 3 per month.
6. Uncontested Divorce, adoption and name change representation & residential loan docs.  
**(90 day waiting period & if net worth is less than \$500,000 & is only available if the family plan is purchased)**
7. **Free Advice**. If helpful, Lawyers will **write letters** or make **phone calls** on your behalf.
8. 25% discount for any legal representation that is not covered 100% by Legal Shield. Ex: Bankruptcy, DUI, contested divorce & adoption, crimes, or lawsuits against others.
9. 50 hours for tax attorney to assist in IRS audit for tax years beginning after enrollment.  
**(Beginning with this year's return, 4 ½ hours of consultation & 45 ½ hours of trial time.)**
10. IDShield Identity Theft Protection with a \$5,000,000 service guarantee.  
**(Kroll's investigators will monitor and work to restore you identity.)**
11. Member, Spouse or significant other & never married dependent children under age 26 living at home or still in college, along with special needs children living with a covered parent are covered under the Legal Shield section. Dependent children are covered under the identity theft protection until they turn 18 years of age.
12. Discounts on many hotels, restaurants, clothing stores, entertainment sites & Office Depot.

**Add an additional one-time enrollment fee of \$10 if the legal plan is purchased**

| <b>FAMILY PLAN</b>        | <b>MONTHLY</b> | <b>INDIVIDUAL PLAN</b> | <b>MONTHLY</b> |
|---------------------------|----------------|------------------------|----------------|
| Family Legal              | \$19.95        | Individual Legal       | \$17.95        |
| Family IDShield           | \$19.95        | Individual IDShield    | \$9.95         |
| Combined Legal / IDShield | \$39.90        | Combined Legal /IDS    | \$27.90        |

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| <b>***Commercial Legal</b> (Add to Plans selected above)<br>Price is same for family or individual Coverage | \$33.95 per month plus an additional one-time enrollment fee <b>\$25</b> |
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**\*\*\*All plans can be purchased separately or combined.**

**\*\*\*This is a summary of benefits. Refer to your policy for exceptions & limitations.**