### 2015 LEGAL SHIELD EMPLOYER SPONSORED COMMERCIAL/PERSONAL

(This is only a summary. Please review your policy for benefits, exclusions and limitation.)

## **COMMERCIAL LEGAL:** (Coverage begins on the 11<sup>th</sup> day) Must call: 1-800-634-2391 for CDLP

- 1. 24 hour Emergency access to an attorney. (1-877-825-3797) (Arrest, Search & Accident)
- 2. Representation for most non-criminal moving violations and D.O.T tickets in all vehicles titled as commercial. 25% discount for: Pre-Existing, criminal violations, viewing a handheld device, illegal parking & by-passing a scale.
- 3. Assuming no crimes are involved, 100% representation for vehicular manslaughter.
- 4. Must call 1-800-634-2391 for assistance on all commercial, only. If after the 11 day wait someone wants to charge you a fee, you most likely called the number for Personal Legal.
- 5. Do not sign the 3<sup>rd</sup> line of a ticket in New Mexico. It admits that you are guilty.
- 6. Turn court results in to your Safety Dept. to request a reduction in CSA points.

# PERSONAL LEGAL: 24 hour Emergency hot line is: 1-877-825-3797. www.greatlegalbenefit.com

- 1. For top rated attorney for Non-Emergency needs in Mississippi call your local attorney, Anderson Law Firm, M–F, 9:00 am–5:00 pm at 1-800-640-0940. Free advice on most issues.
- 2. Comprehensive Wills & Health Care Directives for you, your spouse or significant other.
- 3. Representation for most non-criminal, non-commercial moving violations in an attempt to have ticket dismissed or reduced to a non-moving violation. The representation is not free if DUIs or illegal activity is involved. Free representation for personal tickets will begin on 16<sup>th</sup> day.
- 4. Assuming no DUIs or illegal activities are involved, representation provided for legal fees from your provider law firm for the initial trial process for vehicular manslaughter.
- 5. Reviews up to 15 pages of documents at no charge. (3 per month)
- 6. Free Advice. If deemed helpful, letters will be written or phone calls made on your behalf.
- 7. Free representation: Non-Contested divorce, adoption & review of home loan docs. (#7 is not available unless the family legal plan is purchased, after a 90 days & net worth is less than \$500K)
- 8. 2 ½ hours of pre-trial & 57 ½ trial hours; Increases 60 hours per year until 300 hours. (Exclusions: Pre-Existing, Domestic, Employment Related, Government Agency. Member & spouse covered)
- 9. Tax attorney to assist you with an IRS audit, 2016+ tax years. (4½ pre-trial, 45½ trial hrs.)
- 10. 25% preferred member discount for other legal assistance including DUI, crimes, etc.
- 11. Discounts on certain hotels, restaurants, clothing stores, movie theaters & Office Depot.
- 12. Family Legal coverage includes member, spouse or significant other as well as never married dependent children if under age 26 & living at home or if in college.
- 13. Can't use plan in regard to anything to do with the employer that sponsored the program.
- 14. Portable...You can take it with you if you were to change jobs. 1-800-654-7757 for draft.

### **IDSHIELD:** (Investigators the military uses for background checks) 1-888-494-8519

- 1. Identity theft protection for you, your spouse or significant other. If Family IDShield is selected, children that have never been married are covered on identity theft until age 18.
- 2. One of the few companies that monitors & restores your identity via a limited power of attorney from one of Kroll's investigators with a \$5,000,000 service guarantee.

### EMPLOYER SPONSORED PAYROLL DEDUCTION

Family Legal / IDShield / Commercial	\$14.73 per week
	\$63.85 per month
Individual Legal / IDShield / Commercial	\$12.89 per week
	\$55.85 per month
Family Legal / IDShield (For those that don't need or want commercial)	\$7.82 per week
	\$33.90 per month
Individual Legal / IDShield (For those that don't want or need commercial)	\$5.98 per week
	\$25.90 per month