

2015 EMPLOYER SPONSORED LEGALSHIELD SUMMARY & COST OF BENEFITS

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

1. For 24 hour Emergency access to a top rated attorney, call: **(877) 825-3797**. For Non-Emergency issues in MS, call 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. Free Comprehensive Wills & annual reviews for employee and spouse or significant other.
(If you are married with children in MS & don't have a will, the surviving spouse only gets a child's share.)
3. Representation for most non-criminal moving violations and vehicular manslaughter in a non-commercial titled vehicle. There is an additional fee if you want coverage in a vehicle that is registered as commercial. (Free representation for covered incidents begins on the 16th day.)
4. 2 ½ pretrial hours & 57 ½ trial hours for covered non-domestic civil lawsuits against you.
(Trial time increases 60 hours each year up to a maximum of 300 hours after 5 years.
Exclusions: Pre-existing, Domestic, Employment Related & Government Agency.) Member & Spouse only.
5. Review up to a 15 page contract or document at no charge.
6. Uncontested Divorce representation & assist with loan documents for primary home.
(Assumes a 90 day waiting period, net worth less than \$500,000 & is only available on the family plan)
7. **Free Advice**. If deemed helpful, **letters** are written and **phone** calls made on your behalf.
8. 25% discount for other legal representation by LegalShield.
Example: Bankruptcy, contested divorce, crimes, pre-existing & non-covered lawsuits.
9. 50 hours for tax attorney to assist in IRS audit beginning with current tax year.
(Coverage begins for current tax year & provides 4 ½ hours of consultation & 45 ½ hours of trial time)
10. Identity Theft Protection with a \$5,000,000 service guarantee.
(Monitor daily & if stolen, Kroll's investigators will work to restore your identity.)
11. Family Plan includes Employee, Spouse or significant other & never married dependent children up to age 26 living at home & 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 for many hotels, restaurants, entertainment and Office Depot.
13. Coverage is portable & can be moved to or sold using a monthly bank draft.
14. Employee can't ever use this coverage for anything pertaining to their employer.

2015 DISCOUNTED RATES FOR PAYROLL DEDUCTION

PLAN	WEEKLY	BI-WEEKLY	SEMI- MONTHLY	MONTHLY
Family Legal / IDT	\$7.82	\$15.65	\$16.95	\$33.90
Individual Legal / IDT	\$5.98	\$11.95	\$12.95	\$25.90
Family IDT Only	\$4.37	\$ 8.75	\$ 9.48	\$18.95
Individual IDT Only	\$2.07	\$ 4.13	\$ 4.48	\$ 8.95
Family Legal Only	\$4.37	\$ 8.75	\$ 9.48	\$18.95
Individual Legal Only	\$3.91	\$ 7.82	\$ 8.48	\$16.95

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Watch the 12 minute video at: www.greatlegalbenefit.com.