

Plan Pricing and Benefits



Plan Pricing per Employee per Month	\$18.00
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Composite pricing covers employee and family.

Situs State: California

Covered Family Member Definition:

means the Member's spouse and Member's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 19, and from age 19 up to 26 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

Plan is available via payroll deduction for benefit eligible employees.

Limitations and exclusions apply. Group legal plans are administered by Legal Access Plans, L.L.C, LegalEASE or The LegalEASE Group, Houston, Texas.

Products available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Please contact LegalEASE for complete details.

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LegalEASE FamilyADVISOR Benefits Matrix

Advice and Consultation		In Network
Telephone Advice		Fully Covered
Advice and consultation by telephone with a Participating Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.		
Office Consultation		Fully Covered
Up to the maximum as shown in the Schedule of Benefits for office consultations with a Participating Attorney on any personal legal problem, civil or criminal, except those specifically excluded.		
Review of Simple Documents		Fully Covered
The Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.		
Discounted Representation		In Network
Discounted Hourly Rates		25% Discount
This benefit will cover any legal services needed by the Member or Covered Family Member for review or preparation of documents, or any other service required on any legal matters not listed as a covered benefit or exclusion under this Policy.		
Discounted Contingency Fees		Discounted as Defined
<ul style="list-style-type: none"> When state laws set contingency fees: Lesser of 10% less than state law maximum fee or the Participating Attorney's usual fee. When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed. Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.		
Financial Advisor		In Network
Financial Helpline		Fully Covered
Consultation with legal or financial professionals by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, or any personal financial planning question.		
Elder Law		In Network
Advice and Consultation		Fully Covered
Member/Eligible Parent may receive advice and consultation by toll-free telephone with a Plan Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal.		
Simple Will		Fully Covered
Each Eligible Parent, as defined above, may receive one Simple Will per year at no charge. Plan Attorney will prepare the document and discuss the legal requirements for executing the Will. Simple Will means the will maker does not have a significant net worth and will not benefit from tax planning, or the estate is not subject to current state or federal estate taxation; the will maker does not own a business that will continue in operation after death; the will maker does not want to put restrictions on what heirs may do with the property; the will maker does not want to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or does not want the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; the will maker does not think that someone will challenge the will; and/or the will maker does not want to exclude any lawful dependents.		
Living Will		Fully Covered
Eligible Parents, as defined above, may request one Living Will per year at no charge. Plan Attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Living Will. A Living Will expresses an individual's wishes as to the use or withdrawal of life support systems.		
Power of Attorney		Fully Covered
Eligible Parents, as defined above, may request one POA per year at no charge. Plan Attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the POA.		
Additional Documents		
Healthcare Directive		\$45 Per Document or \$115 for any 3 or more
Financial Power of Attorney		\$45 Per Document or \$115 for any 3 or more

LegalEASE FamilyADVISOR Benefits Matrix

↩ Elder Law (continued)	In Network
Durable Power of Attorney	\$45 Per Document or \$115 for any 3 or more
Healthcare Durable Power of Attorney	\$45 Per Document or \$115 for any 3 or more
↩ MEDIATION	In Network
Consultation Services	Fully Covered
Members receive one free thirty minute consultation with a licensed mediator every quarter. Topics include: domestic disputes, divorce or child custody proceedings, consumer problems, medical bill, warranties, loan disputes, auto accidents	
Mediation Counseling Assistance	Fully Covered
Assistance is available to assist Members with understanding mediation and alternative dispute resolution. Examples of some topics are; charting projected lawsuit expenses, understanding when mediation might work, managing legal expenses in mediation, educational tools to make an informed decision, and advice on selecting mediator or other options. These services are designed to help Members deal with the increase in resolution pace.	
Discounted Mediation Services	10% Discount
Member receives a 10% discount on Participating Attorney's normal mediation fees. This includes hourly rates and flat fees. However, this does not apply to contingency fees.	
↩ IDENTITY THEFT PREVENTION/RECOVERY ASSISTANCE	In Network
Advice and Consultation	Fully Covered
Telephone consultations (10 per year) with a Trained Identity Theft Recovery Specialist.	
Personal Recovery Kit	Fully Covered
Recovery Kit designed to walk a victim of identity theft step-by-step through the process of recovery (designed to be utilized in conjunction with the consultations with the Recovery Specialist)	
Recovery Letter preparation	Fully Covered
Letter preparation by plan attorney – a plan attorney will draft the simple affidavits to submit to specific agencies and organizations needed to establish the theft of your identity and prevent further loss of your identity and credit rating.	
Document Review	Fully Covered
Review of necessary recovery legal documents (up to 6 pages each)	

↻ Miscellaneous Law Office Services	In Network	Out of Network
<p>This benefit will cover any legal services needed by the Member or Covered Family Member for review or preparation of documents, or any other service required on any legal matters not listed as a covered benefit or exclusion under this Policy. This benefit is limited to the maximum number of hours shown on the Schedule of Benefits per year.</p>	<p>Fully Covered up to 5 hours with remainder at 25% discount</p>	<p>\$300</p>
↻ Consumer Matters	In Network	Out of Network
Document Preparation		
<ul style="list-style-type: none"> • Simple Deed 	<p>Fully Covered</p>	<p>\$65</p>
<ul style="list-style-type: none"> • Promissory Note 	<p>Fully Covered</p>	<p>\$55</p>
<ul style="list-style-type: none"> • Consumer Dispute Correspondence 	<p>Fully Covered</p>	<p>\$55</p>
<ul style="list-style-type: none"> • Installment Sales Agreement 	<p>Fully Covered</p>	<p>\$55</p>
<ul style="list-style-type: none"> • Simple Affidavit 	<p>Fully Covered</p>	<p>\$55</p>
<ul style="list-style-type: none"> • General Power of Attorney 	<p>Fully Covered</p>	<p>\$55</p>
<ul style="list-style-type: none"> • Lease Agreement – Tenant Only 	<p>Fully Covered</p>	<p>\$65</p>
<ul style="list-style-type: none"> • Time Share Agreement 	<p>Fully Covered</p>	<p>\$55</p>
<p>Preparation of any of the following documents: simple deed (excluding those reviewed or prepared under the real estate benefit), promissory note, consumer dispute correspondence, installment sales agreement, general power of attorney, lease agreement (tenant only), time share agreement, and simple affidavit.</p>		
Consumer Dispute	<p>Fully Covered</p>	<p>\$600</p>
<p>Consultation or representation in a dispute relating to consumer goods and services not involving real estate construction, landlord/tenant disputes or renovation.</p>		
Small Claims Court Representation	<p>Fully Covered up to 2 hours with remainder at 25% discount</p>	<p>\$105</p>
<p>Consultation and/or representation for a consumer dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).</p>		
Mail Order or Internet Purchase Dispute	<p>Fully Covered up to 5 hours with remainder at 25% discount</p>	<p>\$300</p>
<p>The services of an attorney to review the nature of any mail order or Internet Purchase dispute involving the purchaser prior to the commencement of litigation. This service includes the review or preparation of dispute letters, any purchase documents and/or consultation with the attorney. If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.</p>		
Bank Fee Dispute	<p>Fully Covered up to 5 hours with remainder at 25% discount</p>	<p>\$300</p>
<p>The services of an attorney to review the nature of any (non-business related) bank fee dispute between the Member and their bank prior to the commencement of litigation. This service includes the review or preparation of dispute letters, any purchase documents and/or consultation with the attorney. If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule of Benefits.</p>		
First-time Vehicle Buyer	<p>Fully Covered up to 5 hours with remainder at 25% discount</p>	<p>\$300</p>
<p>The services of an attorney for the purchase of a Member's and/or Covered Family Member's first vehicle. This service includes the review or preparation of purchase and finance documents and/or consultation by the attorney at or before closing. Must be the first vehicle purchase of either the Member or Covered Family Member.</p>		

↩ Consumer Matters (cont.)	In Network	Out of Network
Vehicle Repair and Lemon Law Litigation	Fully Covered up to 5 hours with remainder at 25% discount	\$300
<p>Services related to the representation of a Member and/or Covered Family Member who is entitled under the applicable state "lemon" law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not include: (1) any lawsuit related to finances or defects that do not specifically fall under the definitions permitted in the applicable state lemon law; (2) lawsuits normally handled on a contingent fee basis; (3) any collection or related defense or action; or (4) matters for which the Member has or is required by law to have insurance.</p>		
Cell Phone Contract Dispute		
<ul style="list-style-type: none"> ● Contract review up to 6 pages 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
<p>Review of the cell phone contract where the Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted of up to maximum number of pages shown on the Schedule of Benefits.</p>		
<ul style="list-style-type: none"> ● Representation 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
<p>In the event of a dispute over the terms of the agreement between the cell phone company and the Member or any Covered Family Member, this benefit provides representation in a dispute relating to the cell phone contract if the Member/Covered Family Member is sued or named in a small claims court action. This service covers counseling on prosecuting a small claims court action; helping the Member/Covered Family Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member/Covered Family Member for trial. The service does not include the Participating Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>		
Warranty Dispute		
<ul style="list-style-type: none"> ● Warranty review up to 6 pages 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
<p>Review of the warranty policy or service contract where the Participating Attorney will verbally explain the meaning or impact of any form or document, or make suggestions for changes to a form or document being drafted up to the maximum number of pages shown on the Schedule of Benefits.</p>		
<ul style="list-style-type: none"> ● Representation 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
<p>In the event of a dispute over the terms of the agreement between the warranty company and the Member or Covered Family Member, this benefit provides representation in a dispute relating to the warranty or service contract if the Member or Covered Family Member is sued or named in a small claims court action. This service covers counseling on prosecuting a small claims court action; helping the Member/Covered Family Member prepare documents; advising on evidence, documentation and witnesses; and preparing the Member/Covered Family Member for trial. The service does not include the Participating Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>		


↩ Consumer Matters (cont.)	In Network	Out of Network
Healthcare Coverage Disputes and Records		
<ul style="list-style-type: none"> • Office Consultation 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
Up to the maximum as shown in the Schedule of Benefits for office consultations with a Participating Attorney on any Healthcare Coverage dispute, civil or criminal, even where a Member has Healthcare Coverage under another policy outside this Policy. For a definition of Healthcare Coverage, please see definitions in this policy.		
<ul style="list-style-type: none"> • Document Preparation 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
This benefit is designed to help Members and/or Covered Family Members understand new healthcare law provisions and coverages based on the federal and/or state version of this law AAPACA, and to prepare a bona fide defense to any denials in coverage valued at more than \$1,000.00 in covered medical services under the policy in dispute. This benefit is not intended to provide representation in litigation and does not include collection defense or other actions related to medical bills or payments.		
<ul style="list-style-type: none"> • Document Review 	Fully Covered up to 5 hours with remainder at 25% discount	\$300
This benefit also includes the review of simple healthcare policy coverage documents and the Participating Attorney will verbally explain the meaning or impact of any policy or related document, or make suggestions for dispute letters or documents being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document but does include the preparation of any of the following documents up to the maximum number of pages shown on the Schedule of Benefits: policyholder dispute correspondence, and simple affidavit. Partial documents cannot be reviewed or prepared and if the document other than the actual Healthcare Coverage policy is more than the maximum number of pages shown in the Schedule of Benefits the benefit does not apply.		
Identity Theft Defense	Fully Covered	\$850
Services related to the representation of a Member and/or Covered Family Member regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts.		
↩ Estate Planning		
Simple Will or Codicil	Fully Covered	\$80
Preparation of one simple will or codicil (an amendment to an existing will) for the Member and/or Covered Family Member, including the preparation of a simple testamentary support trust for the dependent children: Participating Attorney shall prepare a simple will or codicil for Member and/or Covered Family Member and discuss the legal requirements for signing the will. A simple will or codicil may be prepared for Covered Family Member at an additional cost as shown in the Schedule of Benefits.		
Living Will and/or Health Care Power of Attorney	Fully Covered	\$55
Preparation of living will and/or health care power of attorney for Member and/or Covered Family Member as authorized by state law. A living will expresses an individual's wishes as to the use or withdrawal of life support systems. A health care power of attorney appoints another to make medical decisions if the individual is unable to do so him/her self.		

↪ <u>Estate Planning (cont.)</u>	In Network	Out of Network
Living Trust Document	Fully Covered	\$310
Preparation of living trust documents. This benefit does not include services related to transactions to fund the trust or transfer assets into it. This benefit does not include tax planning or tax advice related to the trust or the Member's situation before and after the trust is prepared.		
Probate of Small Estate	Fully Covered up to 2 hours with remainder at 25% discount	\$120
The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation) up to the maximum as shown in Schedule of Benefits.		
↪ <u>Residential Matters</u>	In Network	Out of Network
Purchase of Primary Residence	Fully Covered	\$500
The services of an attorney for the purchase of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the purchase of unimproved or rental properties are not included.		
Sale of Primary Residence	Fully Covered	\$365
The services of an attorney for the sale of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale of unimproved or rental properties are not included.		
Refinancing of Primary Residence	Fully Covered	\$385
The services of an attorney for the refinancing of a Member's primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the Member's attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved or rental properties are not included.		
Vacation or Investment Home Sale/Purchase/Refinancing	Fully Covered	\$425
The services of an attorney for the purchase, sale, or refinancing of a Member's vacation or investment residence (where Member has not resided or does not intend to reside for twenty-seven (27) weeks or more per year). This service includes the review or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved properties are not included.		
Tenant Dispute	Fully Covered	\$1,700
Representation of the Member and/or Covered Family Member as a tenant in a dispute with his/her landlord.		
Tenant Security Deposit Dispute	Fully Covered	\$850
The services of an attorney to assist the Member as a tenant in recovering a security deposit from the Member's residential landlord for the Member's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. This benefit covers preparation for prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Member for the small claims trial. The service does not include the Participating Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		

↩ Residential Matters (cont.)	In Network	Out of Network
Landlord Dispute with Tenant	Fully Covered up to 10 hours with remainder at 25% discount	\$595
<p>This benefit covers the Member where he/she is a landlord, but where the regular business or livelihood of the Member is that other than a landlord, for matters involving evictions, leases, or disputes with a residential tenant. The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule of Benefits. It does not include representation for a tenant in disputes with other tenants. If a lawsuit must be brought by the landlord, representation will be provided up to the maximum shown in the Schedule of Benefits and the Member will be responsible for paying all fees for any additional services required.</p>		
Security Deposit Dispute with Tenant	Fully Covered up to 10 hours with remainder at 25% discount	\$595
<p>This benefit covers the Member where he/she is a landlord, but where the regular business or livelihood of the Member is that other than a landlord, in defending against the recovery of a security deposit from the Member's residential tenant for any residence owned and leased by the Member; reviewing the lease and other relevant documents; and preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned. It also covers assisting the Member in defending a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Member for the small claims trial. The service does not include the Participating Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.</p>		
Construction Defect Dispute	Fully Covered	\$425
<p>The services of an attorney in a dispute relating to the Member's new home purchased within the past five (5) years up to the maximum shown in the Schedule of Benefits. This benefit includes preparation and assistance for a dispute related to any defect or damage caused by the construction or related to the construction.</p>		
Neighbor Dispute	Fully Covered	\$725
<p>The services of an attorney in a dispute relating to a Member's neighbor up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in small claims court is not covered.</p>		
Noise Reduction Dispute	Fully Covered	\$725
<p>The services of an attorney in a dispute relating to a Member's enjoyment of his/her home, where any activity related to noise affecting the Member's enjoyment of their home is prohibited by federal, state or local law, up to the maximum shown in the Schedule of Benefits. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in small claims court is not covered.</p>		
↩ Financial Matters	In Network	Out of Network
Debt Collection Defense		
• Pre-litigation defense activities	Fully Covered	\$425
• Trial defense	Fully Covered	\$850
<p>The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment.</p>		
Bankruptcy (chapter 7 or 13)	Fully Covered	\$935
<p>Representation on behalf of the Member and/or Covered Family Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.</p>		
Foreclosure	Fully Covered	\$680
<p>Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)</p>		

↪ Financial Matters (cont.)	In Network	Out of Network
Tax Audit	Fully Covered	\$1,700
Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit process required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.		
Student Loan Refinancing/Collection Defense	Fully Covered up to 7 hours with remainder at 25% discount	\$420
The services of an attorney up to the maximum shown in the Schedule of Benefits for a student loan refinancing or collection dispute proceeding. This service covers the Member only, not a Covered Family Member, and/or Covered Family Member when there is an issue regarding a student loan in the name of the Member and/or Covered Family Member. This benefit includes negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, foreclosure, repossession or garnishment, all related to one or more school loans in the name of the Member and/or Covered Family Member up to and including trial if necessary. It does not include vacating a judgment; counter, cross or third party claims; bankruptcy, any action arising out of family law matters including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.		
↪ Family Matters	In Network	Out of Network
Separation, Divorce, Civil Annulment		
● Uncontested Separation	Fully Covered up to 10 hours with remainder at 25% discount	\$595
● Consent/default Divorce	Fully Covered up to 10 hours with remainder at 25% discount	\$595
● Uncontested Divorce	Fully Covered up to 10 hours with remainder at 25% discount	\$595
● Contested Divorce	Fully Covered up to 28.5 hours with remainder at 25% discount	\$1,700
Legal representation of the Member only for up to the maximum shown on the Schedule of Benefits in an uncontested separation, divorce, civil annulment, consent or default divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (1) services in excess of the maximum shown on the Schedule of Benefits; the Member must pay the attorney's fee for services in excess of the maximum; or, (2) contested matters in which case the Member must pay the attorney's fee for services, unless this Policy provides coverage of contested matters and the benefit shall be in accordance with the Schedule of Benefits. This benefit is limited to two uses per year (representation seeking or defending against interim or subsequent-to-decree order shall constitute a separate use) and applies to the Member only and Covered Family Members only for actions not involving the Member as an opposing party.		
Prenuptial Agreement	Fully Covered	\$680
This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.		

↻ Family Matters (cont.)	In Network	Out of Network
Name Change	Fully Covered	\$255
Services required to accomplish a legal name change for a Member and/or Covered Family Member.		
Guardianship/Conservatorship	Uncontested: Fully Covered	\$300
	Contested: Fully Covered	\$765
Services required to establish a Member and/or Covered Family Member as the guardian(s) or conservator(s) of a family member of either the Member or Covered Spouse another. This benefit does not include fees for a court –appointed attorney for the child/conservatee.		
Governmental Agency Adoptions	Uncontested: Fully Covered	\$300
	Contested: Fully Covered	\$765
Legal representation for a Member and/or Covered Family Member of up to the maximum shown in the Schedule of Benefits in a governmental agency adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.		
Stepparent Adoptions	Uncontested: Fully Covered	\$300
	Contested: Fully Covered	\$765
Legal representation for a Member and/or Covered Family Member of up to the maximum shown in the Schedule of Benefits in a stepparent adoption. An uncontested adoption does not involve significant disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, coverage will terminate and the Member and/or Covered Family Member will be responsible for any additional legal fees.		
Juvenile Court Proceedings	Fully Covered	\$470
Services related to the representation of the dependent child of a Member and/or Covered Family Member in any juvenile court proceeding, provided the child's interest is not in conflict with the Member's and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court or any matter that may be considered a felony.		
↻ Civil Litigation Defense	In Network	Out of Network
Civil Litigation Defense	Fully Covered	\$1,700
Services related to the representation of a Member and/or Covered Family Member who is a named defendant in a civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; or (3) matters for which the Member/Covered Family Member has or is required by law to have insurance.		
Incompetency Defense	Fully Covered	\$1,700
Services related to the representation of a Member in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.		

 Criminal Defense	In Network	Out of Network
Traffic Ticket	Fully Covered	\$215
<p>Services related to the representation of the Member and/or Covered Family Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen. This benefit does not cover violations related to a commercial driver's license.</p>		
Serious Traffic Matters (resulting in suspension or revocation of license)	Fully Covered	\$425
<p>Services related to the representation of a Member and/or Covered Family Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of Member's and/or Covered Family Member's drivers' license. This benefit does not cover violations related to a commercial driver's license.</p>		
Administrative Proceeding (regarding suspension or revocation of license)	Fully Covered	\$255
<p>Services related to the representation of a Member and/or Covered Family Member in an administrative proceeding relating to the suspension or revocation of driving privileges. This benefit does not cover suspension or revocation of a commercial driver's license.</p>		
Misdemeanor Defense	Fully Covered	\$1,700
<p>Defense of a Member and/or Covered Family Member in connection with criminal misdemeanor charges (not associated with any felony charge).</p>		

➔ **Exclusions**

This Policy excludes benefits for the following:

Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories except as specifically described under Covered Services; any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property.

Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical (collectively referred to as "frivolous") or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, age discrimination, etc.

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to this Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member's employer; Nationwide Mutual Insurance Company and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

The Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member and/or Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.

Where there are specific hours or dollar amounts provide in this Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred over the maximum. Additional exclusions related to each benefit are included in the Covered Services.