



Premium Rates

Voluntary, family rates below. Employer-paid and individual rates may be available upon request.

<p>Family Defender® Designed to protect members and their families through a wide range of proactive and reactive legal services.</p>	<p>\$18.75 per month</p>
<p>Identity Defender® Provides full-service alerts, monitoring, restoration, and reimbursement for members and their families.</p>	<p>\$12.95 per month</p>
	<p>\$9.95 per month (rider*)</p>

*Discounted rate for plan purchased alongside Family Defender®.

Rate Guarantee: All rates are guaranteed for three (3) years. Plans renew automatically until notice of cancellation by either party.

No minimum participation requirements.

Family Defender® Plan Enhancement included specifically for Pasco County Tax:

- Elder Law Matters
- Dependent Age Up to 26
- Secondary Residence
- Waiting Period Waiver

Legal plan include the Total Wellness Suite:

- Member Portal
- Mobile App
- Online Legal Library
- DIY Legal Documents
- Financial Wellness Suite
- Tax Coaching & Preparation
 - \$195 flat fee
- 24/7 Emergency Line
- BenefitHub Perks Program
- Identity Theft Restoration

This proposal is offered based upon enrollment and opportunity specifications made known to U.S. Legal Services (USL) at the time of this proposal. If any of the specifications are inaccurate or change after the proposal, USL reserves the right to adjust the proposal(s) in accordance.

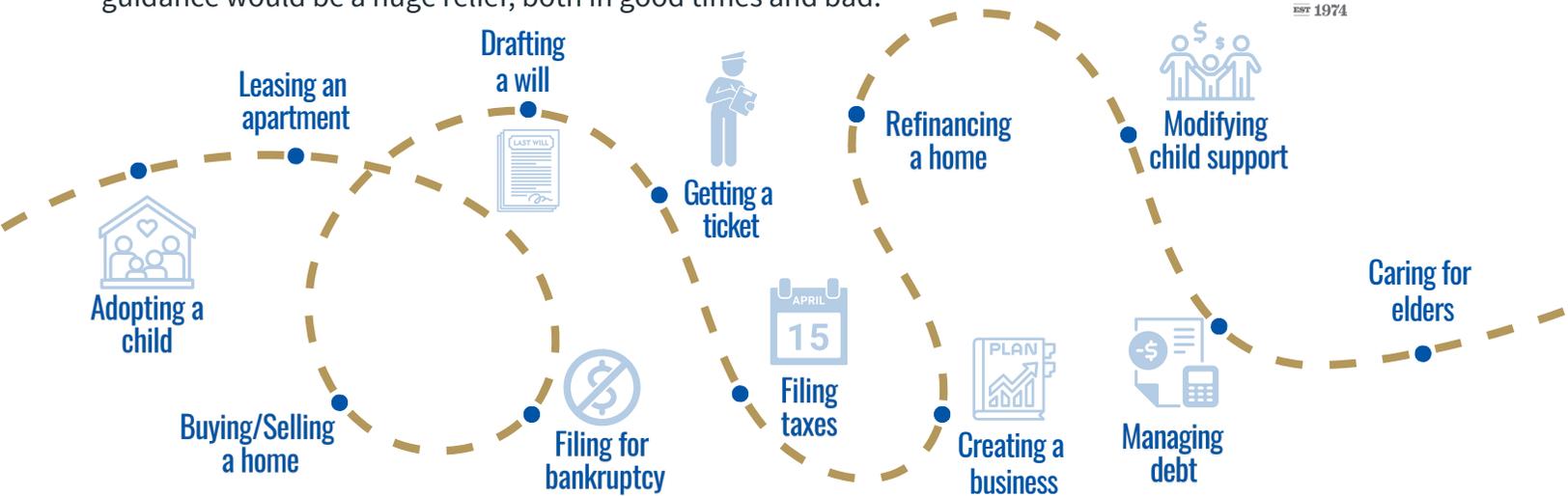


U.S. LEGAL SERVICES

EST. 1974

Services for All Life's Highs and Lows

All employees experience milestones where legal and financial guidance would be a huge relief, both in good times and bad.



Family Defender[®]

Civil Law

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

Consumer-Seller Protection

- Consumer Protection
- Personal Property Protection

Contingency Matters**

- Personal Injury
- Medical Malpractice

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement

Estate Planning

- Wills & Testamentary Trusts for Minors
- Codicils
- Powers of Attorney
- Living Will
- Estate Administration

Family Law (Contested*/Uncontested)+

- Divorce
- Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement
- Post-Decree Modification
- Equitable Distribution of Marital Assets

Family Law (Other)

- Prenuptial Agreements
- Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

Financial Matters

- Debt Collection
- Garnishment Defense
- Foreclosure+
- Ch. 7 & 13 Bankruptcy+

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Real Estate Transactions

- Purchase/Sale of Primary & Secondary Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

Other Legal Matters

- Uncontested Guardianship or Conservatorship
- Elder Law for Parents
- Insurance Law
- Standard Business Incorporation

33.3% Discounted Rate

- Pre-existing & Non-covered (except Excluded Matters)

**Contested: subject to 12-hour limitation. **First \$1,000 exempt from fee. +Subject to 120-day waiting period.*

Member Rates

Family Defender \$18.75 per month

Coverage extends to the employee, employee's spouse, and unmarried eligible dependent children up to age 26.

For more information, call 800-356-LAWS or visit www.uslegalservices.net

Out-of-Network Reimbursement options available. Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.



U.S. LEGAL
SERVICES
EST. 1974

Total Wellness Suite

The comprehensive Wellness Suite integrates these services without extra charges to amplify the legal benefits offered by the Family Defender plan. Collectively, these services support members in attaining overall legal and financial well-being.

Legal Document Library & DIY Legal Forms For All Employees

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. These resources assist individuals and their families in preparing DIY legal documents, such as wills, powers of attorney, bills of sale, and more. Available to all employees, no enrollment required.

Financial Wellness Suite powered by Best Money Moves[®]

money. career. life.

Continuous access to a comprehensive financial wellness platform that provides customized solutions and insights into your specific financial circumstances. State-of-the-art algorithms create tailored content and suggestions based on your dashboard activity. A private 3-to-5-minute financial evaluation pinpoints financial areas of interest. After completing the evaluation, you can arrange appointments with certified financial experts specializing in diverse fields.

Tax Coaching & Preparation powered by Best Money Moves[®]

money. career. life.

As part of our financial wellness initiative, members can utilize telephone consultations to address tax-related concerns. Additionally, they can opt to have their personal income tax returns prepared by a Tax Professional at a reduced rate of \$195, which includes a complimentary review of the previous year's return.

Perks Program powered by BenefitHub[™]

Enjoy perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Home Office

Identity Theft Restoration Program powered by IdentityForce[®]

A TransUnion[®] Brand

To assist our members in combating the financial and emotional toll of identity theft, we provide confidential, full-service restoration services conducted by Certified Fraud Examiners. These restoration services encompass:

- Creditor/Bureau Notification
- Preparation of All Legal Documents
- Fraud Alerts to Credit Bureaus
- Case File Maintenance
- Review of Credit Files
- Assistance by Certified Specialists

For more information, call 800-356-LAWS or visit www.uslegalservices.net

Identity Defender® At a Glance

For additional identity theft protection, U.S. Legal offers a standalone identity theft benefit. Coverage includes employee, an additional adult, and unlimited dependent children up to age 26, living in the employee's residence.

Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover
- Address
- Bank Account Number
- Credit Card Account
- Debit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware and Phishing

Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report Monitoring
- 1 Bureau Quarterly Credit Report & Score
- Credit Score Simulator
- Monthly Credit Score Tracker

Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing ID Theft
- Manage Credit Freeze
- Ransomware Resolution & \$25K Reimbursement
- \$1M Identity Theft Insurance

Support

- 24/7 U.S. Customer Support
- Online Resources (Forms, Calculators, and Other Tools)
- Junk Mail and Call Opt Out

Mobile App

- Two-Factor Authentication
- Apple and Android
- Mobile Attack Control
- Mobile VPN



For more information visit www.uslegalservices.net/identity-defender



Data Exchange Technology

U.S. Legal Services offers a technology driven solution engineered to simplify processes, reduce administrative work, and ensure a seamless transition for nuanced groups and brokers. Here's a closer look at the U.S. Legal system.



Integration and Customization:

- Drastically reduces EDI exchange build time from 8-12 to 1-2 weeks.
- Straightforward file specification, eliminating carrier-specific fields.
- Supports various account structures for split billing and reporting needs.



Intelligent Data Processing with Flexibility:

- Automated assignment of account and carrier specific fields.
- Three-point validation process with real-time alerts.
- Supports diverse account structures for customized billing and reporting.



Data Security and Transparency:

- Utilizes secure SFTP site for file transfers.
- Transparent procedure with detailed reports and exception handling.
- Encrypts personally identifiable member information at rest.



Broad TPA Compatibility:

- Partnerships with over 60 TPAs including ADP, PlanSource, and BenefitFocus.
- Native builds with TPAs like Employee Navigator, BenefitFocus, and Selerix.
- Offers technology credits to support file build costs.



Native Builds and Technology Credits:

- Zero build requirements for key TPAs like Employee Navigator and BenefitFocus.
- Technology credits provided for file build costs.



Enrollment Assistance and Support:

- Member Care Center for enrollment assistance.
- Employer Portal for live access to the system and participation reports.
- Custom reporting available.