



LEGAL BENEFIT

U.S. LEGAL SERVICES, INC.
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ABOUT THE COMPANY

Who We Are

U.S. Legal Services, Inc. (USL) has been providing group voluntary legal benefit plans to employers for over 45 years. We are a private, wholly-owned legal expense insurance company with headquarters located in Jacksonville, Florida. U.S. Legal Services is also a woman-owned business enterprise.

Since our inception in 1974, we have successfully expanded throughout the contiguous United States. With our singular emphasis on legal benefit products, USL has dedicated the time and resources incorporating the latest technology into the entire service continuum, providing plan members and employers alike with a member experience equal to none.

Partnership

USL partners with groups and brokers independently to provide and customize plan designs to meet the needs of employer groups and associations of all kinds. Employers and employees across the country benefit from U.S. Legal Services' comprehensive legal insurance plans designed specifically to meet the needs of individuals.

U.S. Legal Services also has an exclusive marketing partnership with Allstate Benefits and U.S. Legal Services' plans are now the exclusive legal protection plans marketed by Allstate benefits to broker consultants and employers nationwide.

Our Mission:

TO REMAIN THE MOST COMPREHENSIVE LEGAL BENEFIT PLAN WITH AS FEW LIMITATIONS AND EXPENSES AS POSSIBLE - MEANS PLAN MEMBERS CONTINUALLY RECEIVE THE WIDEST ARRAY OF LEGAL SERVICES AVAILABLE IN OUR INDUSTRY, IN ALMOST ALL CASES WITH ATTORNEYS' FEES COVERED IN FULL.

EXTENSIVE COVERAGE

The Family Defender covers the employee, the employee's spouse, and the employee's unmarried dependent children up to age 26. Customization of plan design is available upon request.

WHAT IS COVERED?

Office/Telephone Consultations	Fully Covered
Consumer Protection Matters	Fully Covered
Debt Collection Defense	Fully Covered
Foreclosure Assistance	Fully Covered+
IRS Audit Protection	Fully Covered
Personal Bankruptcy/Wage Earner Plan	Fully Covered+
Administrative Hearing Representation	Fully Covered
Civil Litigation Defense	Plaintiff & Defendant
Incompetency Defense	Fully Covered
Personal Legal Document Prep/Review	Fully Covered - no page limit
Divorce, Dissolution, and Annulment	Contested & Uncontested*+
Enforcement or Modification Matters	Contested & Uncontested*+
Name Change	Fully Covered
Domestic Adoption	Contested & Uncontested
Child Support/Custody Establishment	Contested & Uncontested*+
Guardianship or Conservatorship	Uncontested only
Immigration Assistance	Fully Covered**
Personal Injury	First \$1,000 exempt from fee
Eviction and Tenant Problems	Fully Covered - tenant only
Sale or Purchase of Home (Primary)	Fully Covered
Juvenile Defense	Fully Covered
Misdemeanor Defense	Fully Covered
Traffic Violations	Fully Covered
DUI	First Offense
Powers of Attorney	Fully Covered
Probate	Fully Covered
Elder Law	Fully Covered
Wills/Codicils/Simple Trusts	Fully Covered
All other legal matters	33.3% discounted rate

**Subject to 12-hour limitation. **Visa Extension, Naturalization, & Deportation matters. +Subject to 120-day waiting period. Out-of-Network benefits available for all covered matters. Some limitations and exclusions apply. See Policy for more detail.*

ADDED VALUE SERVICES

Included in all U.S. Legal Plans at no additional cost



FINANCE & TAX BENEFITS

No cost telephone consultation with Certified Credit Counselors on matters ranging from credit counseling, budgeting, retirement planning, and much more. Members will also receive a complete financial assessment. Preparation of tax returns by a CPA offered at a discounted rate of \$195, with a no cost review of prior year's return.



ONLINE RESOURCES

The online Member Resources Portal provides access to DIY legal forms, a legal library, online will preparation, a Network Attorney directory, policy documents, a consultation request feature, blog posts, Member ID cards, case status tracker, as well as ability to add a spouse/dependent. The portal is available online 24/7 or through the mobile app for both Android and Apple devices.

LOW PREMIUM

U.S. Legal Services' low rate combined with an array of extensive coverage makes the Family Defender® Plan the most competitive in the industry.

Family Defender
\$25.00 per month



No Deductibles



No Co-Pays



No Claim Forms

Plan rate is guaranteed for 3-years. The plan renews automatically without further notice and will continue to renew thereafter until notice of cancellation by either party.

Disclaimer:

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.

NETWORK ATTORNEYS

U.S. Legal maintains a database of over 10,000 eligible attorneys across the Contiguous United States. Network Attorneys have, on average, over 17 years of experience and are held to the highest standards. Many attorneys have the ability to offer remote services in order to avoid lengthy travel and time off work.



To qualify as a Network Attorney, the following criteria must be met:

- 5+ years of private practice experience,
- In good standing with respective bar associations,
 - Have an active license in the state of practice,
 - Maintain professional liability insurance with limits of at least \$100,000 per incident & \$300,000 per aggregate per year,
 - Have offices with adequate parking,
- Provide sufficient support staff, including secretaries/paralegals and legal research facilities in order to better serve members.

Additional areas of review:

- Professional reputation in the community,
- Ability to offer reasonable accommodations to members based on geography, convenience and professional ability.

All attorneys are re-credentialled annually.



U.S. Legal maintains a quality assurance program to monitor the attorney network which includes, but is not limited to, surveys, three-step member outreach, and a detailed re-credentialing process. Our internal procedures allow us to ensure the highest level of member care is maintained.

MEMBER EXPERIENCE

All calls are answered by a live Member Care Representative - bilingual representatives available. Access to a 24/7 phone line for any after-hours emergency.

ACCOUNT VERIFICATION

Member will initiate a matter by calling 1-800-356-LAWS where a live Member Care Representative will conduct the member verification.



LEGAL MATTER DESCRIPTION

The Member will provide pertinent information about their legal matter which will be recorded in the member profile.

ATTORNEY ASSIGNMENT

The Representative will assign an attorney based on the location and matter type. Simultaneously, an email will be sent to both member and attorney describing the legal matter and coverage.



INITIAL CONSULTATION

Members will schedule their phone or office consultation. During the consultation, the Member and Attorney will review the legal matter and discuss further representation.

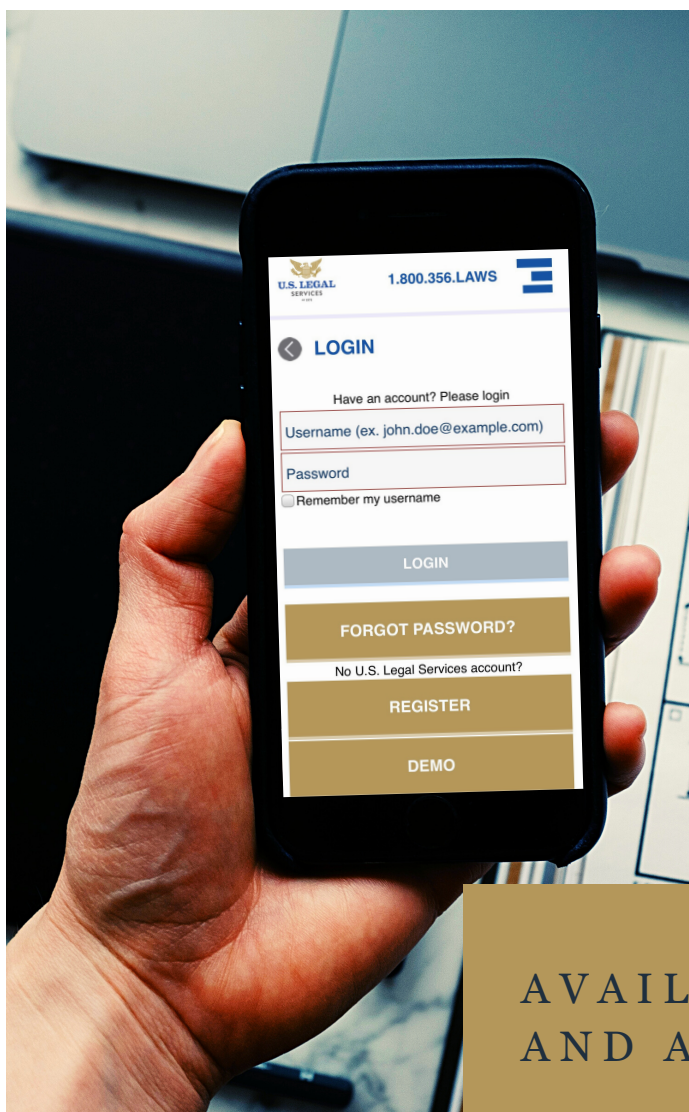
QUALITY ASSURANCE

The Representative will initiate a 3-step outreach process to ensure a successful connection was achieved between the attorney and the member.



MEMBER RESOURCES

Upon enrollment members are issued a Welcome Packet which includes their Member ID Card, instructions on how to complete registration for the online Member Resource Portal, and how to utilize the legal plan. Once registration is complete, full access to the library of online resources will be accessible via the website and/or mobile app.



MEMBER RESOURCES:

- View account info and plan documents
- View Member ID Card
- Request a consultation with a Network Attorney
- View open cases
- Perform a Network Attorney search
- Access legal document library and DIY documents

AVAILABLE FOR APPLE
AND ANDROID DEVICES

ADMINISTRATION

U.S. Legal makes implementation and administration seamless by:

- Maintaining Membership Data (Effective/Termination Dates, Demographics, etc.)
- Secure FTP File Transmission
- U.S. Legal Database - Tracks Member Data, Matters, Payments, and Call Notes
- Distribution of Member Fulfillment (Email or USPS)

Upon enrollment members will receive a Welcome Packet via email, if available, or USPS, consisting of:

- Welcome letter & ID Card
- Plan documents



PORTABILITY

Members can convert their Family Defender® plan to an individual plan if employment with their company terminates. Premiums will default to the base rate and a \$2.00 processing fee will apply. The policy will convert to the base policy/plan which may exclude endorsements. Retired members will retain their coverage and group rate by providing a direct payment method within ninety (90) days.

SUPPORT

U.S. Legal is actively involved in the enrollment process and offers support both in person and through various forms of communication, including but not limited to, brochures, flyers, email campaigns, newsletters, and an online benefit portal.



Upon request, a U.S. Legal Representative will be available to participate in webinars, lunch and learns, and other direct training methods to ensure your company's Benefit Team is adequately trained on U.S. Legal Services plan offerings.

COMPANY REPORTING

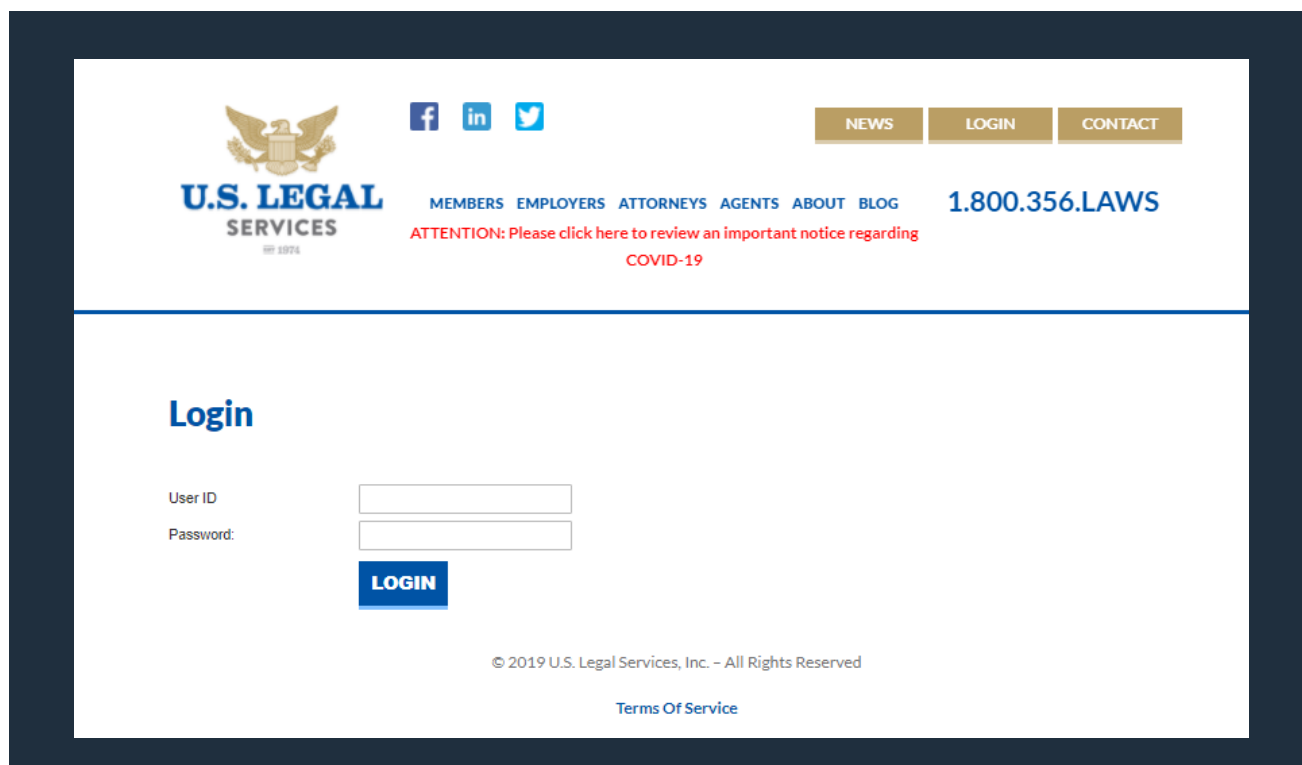
Designated Company Representatives will be assigned unique login credentials to access online Utilization Reports. These reports update in real-time, can be accessed 24/7, and can be sorted based on a date range. There are two main Plan utilization reports available; Detailed Report and Summary Report. U.S. Legal can customize a report upon request. All member data will be removed to protect the privacy of our members.

Detailed Report Specifications:

The Detailed Utilization Report shows the Company Number, Date of Matter Creation, Date Completed, and Legal Matter Type.

Summary Report Specifications:

The Summary Utilization Report shows the Legal Matter Type and a count of how many cases were opened of each type.



The screenshot displays the U.S. Legal Services website interface. At the top left is the U.S. Legal Services logo, featuring an eagle and the text "U.S. LEGAL SERVICES" with "EST. 1974" below it. To the right of the logo are social media icons for Facebook, LinkedIn, and Twitter. Further right are three navigation buttons: "NEWS", "LOGIN", and "CONTACT". Below the logo and social icons, there are links for "MEMBERS", "EMPLOYERS", "ATTORNEYS", "AGENTS", "ABOUT", and "BLOG". A prominent phone number "1.800.356.LAWS" is displayed on the right. A red alert message reads: "ATTENTION: Please click here to review an important notice regarding COVID-19". The main content area is titled "Login" and contains two input fields: "User ID" and "Password:". Below these fields is a blue "LOGIN" button. At the bottom of the page, there is a copyright notice: "© 2019 U.S. Legal Services, Inc. - All Rights Reserved" and a link for "Terms Of Service".



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