



**U.S. LEGAL
SERVICES**
EST. 1974

Providing justice
for all since 1974



Employees and their families - coverage stops when dependent child reaches age 18 or 23, if enrolled as a full-time student - are covered for all their personal legal needs.

 **No Deductibles**

 **No Co-Pays**

 **No Claim Forms**

Financial Wellness Suite
now powered by

 **Best Money Moves**
money.career.life.

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.

Say 'No' to Expensive Attorney Fees With the Family Defender®

Covered services include, but are not limited to:

Family Law**

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

Other Family Law

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

Financial Matters

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

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Traffic Violations

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

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

Consumer-Seller Protection

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

Contingency Matters**

- Personal Injury
- Auto Accidents
- Slip and Fall
- Medical Malpractice

Document Preparation & Review

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

Real Estate Transactions

- Review and/or Preparation of Purchase Agreement, Mortgage, and Deed
- Purchase of Primary Residence
- Sale of Primary Residence
- Refinancing of Primary Residence
- Attorney Attendance at Closing
- Real Estate Disputes
- Neighbor Disputes

Estate Planning

- Living Will
- Powers of Attorney
- Wills & Testamentary Trusts for Minors
- Codicils
- Estate Administration
- Probate
- Uncontested Guardianship or Conservatorship

Civil Litigation

- Plaintiff or Defendant
- Administrative Hearings
- Trial Coverage up to \$15,000
- Small Claims
- Name Change
- Civil Injunctions
- Landlord/Tenant Matters as Tenant

Other Legal Matters

- Insurance Law
- Standard Business Incorporation

Total Wellness Suite

- Online Legal Library & DIY Forms
- 24/7 Emergency Line
- Financial Wellness Dashboard
- Financial & Tax Coaching
- Discounted Tax Return Preparation
- BenefitHub Perks Program
- Mobile App
- Identity Theft Restoration Program

*Contested matters subject to 12-hour limitation, discount thereafter.

**First \$1,000 exempt from fee. Subject to State and Federal Statutes.

+Subject to 120-day waiting period.

Attorney's fees are paid in full for all covered legal matters when you utilize a Network Attorney. Receive a 33.3% discount off attorney's fees for pre-existing and other non-excluded legal matters. Coverage does not include fines, court costs, or other incidentals relating to the legal matter. Out-of-network benefits available.

Family Defender®

\$25.00 per month



TOTAL WELLNESS SUITE

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



LEGAL DOCUMENT LIBRARY & DIY LEGAL FORMS

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.



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 PATHWISE GROUP FINANCIAL WELLNESS

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 all schedules and forms, along with 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
- Apparel
- Entertainment
- Beauty & Spa
- Auto
- Local Deals
- Restaurants
- Tickets
- Electronics
- Education
- Health & Wellness
- 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
- Case File Maintenance
- Preparation of All Legal Documents
- Review of Credit Files
- Fraud Alerts to Credit Bureaus
- Assistance by Certified Specialists