



CSEA's Family Protection Plan



Did you know that every year 1 in 2 families require the services of an attorney? In many instances, legal issues are precipitated by other personal and professional challenges. Mounting debt, tax season, or a personal crisis may be the catalyst for legal assistance. To help address these multiple needs, Legal Club created the Family Protection Plan (FPP).

Benefit Summary

This professional network has contracted with Legal Club to provide its members with free and discounted care in all of the following areas:

- Free and Discounted Legal Care • Tax Preparation & Advice • Financial Education & Credit Counseling • Identity Theft Solutions • LifeEvents™ Counseling

► Free & Discounted Legal Care:

Guaranteed Low Hourly Rate: Plan attorneys have contracted to charge no more than \$125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services.

Free Legal Services

- Initial phone consultations for each new matter.
- Initial face-to-face consultations for each new matter.
- Review of independent legal documents (6 page maximum per document).
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually.
- A state specific, web based, free Living Will form is available to members. This form can be taken to a plan attorney and completed by the attorney.
- Plan attorneys will help members represent themselves in small claims court.
- Assistance in solving problems with government programs, such as INS and Welfare.
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter).
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter).

In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

Discounted Fee Schedule

Legal Service	Member Rate	Non-Member Rate
Traffic Ticket Defense	\$ 89.00	\$ 199.00
Name Change	\$155.00	\$ 365.00
Simple Will (w/ Minors Trust)	\$250.00	\$ 530.00
Chapter 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (Spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Incorporation	\$295.00	\$ 585.00
Personal Real Estate Closing	\$250.00	\$ 675.00

The fees listed above do not include additional filing fees, costs, or administrative expenses. They are only for legal services rendered.

Contingency Fee Discount: Members will receive a 10% discount on contingency based cases.

► Tax Preparation & Advice

A panel of Certified Public Accountants will provide the following services to you at no charge:

- Unlimited advice on federal taxation via toll-free phone call/fax/e-mail.
- Free tax return preparation (includes 1040EZ, 1040A, and 1040).*
- Free preparation of any tax schedules that accompany the form 1040.*
- Unlimited advice on federal taxation for small business owners (sole proprietors)

► Financial Education & Credit Counseling Services

This program provides our members with personalized services 24 hours a day, 7 days a week via telephone and online tools. The following free services are included with this program:

- Complete financial assessment
- Complete credit and debt analysis
- Toll free consultations on any financial matters.

► Identity Theft Restoration & Insurance

The program helps prevent identity theft, and provides comprehensive, paralegal assisted restoration in the event a theft occurs. Benefits include:

- Keylogging
- Identity Monitoring
- Restoration Services
- \$25,000 worth of Identity Theft Insurance
- Lost Credit Card Assistance - including daily credit monitoring for 6 months!

► LifeEvents™ Counseling

This program is designed to meet the needs of Legal Club's members and their families. LifeEvents™ members have toll-free, 24/7 365 day access to Advocates who will provide them with personal consultation services. Our Member Advocates are masters-level clinicians who have specialized training in phone-based assessment and consultation.

Eligibility: Membership includes the members spouse or domestic partner, dependent children who are under the age of 26 and any dependent individuals living in the plan member's home such as a parent or grandparent.

Free Membership: After six continuous years of participation in Legal Club, members will no longer be required to pay for access to the free & discounted LEGAL benefits! Payroll deductions will continue at a significantly reduced rate so that members can access the other NON-LEGAL RELATED SERVICES.

All this for only \$14.00 per month

Please use the following contact information to access your benefits. Always identify yourself as a Legal Club of America member when accessing any of your benefits.

Legal Referrals
800-305-6816
www.legalclub.com

Tax Preparation & Advice
866-544-4399
www.taxhotline.net

Financial Education Services
866-944-2227
www.moneymanagement.org

Monitoring, Restoration & Lost Credit Card Assistance
800-441-6531

Identity Theft Insurance
866-IDHelp2(866-434-3572)
Policy Number: 916304

LifeEvents™ Counseling
888-594-9288



Legal Club of America® is proud to partner with The Breast Cancer Research Foundation® and will contribute 2% of all worksite revenue to BCRF whose mission is to achieve prevention and a cure for breast cancer in our lifetime. A minimum of 85 cents of every dollar contributed goes to research and awareness programs.



Legal Club Of America®

This is only an outline of benefits. Please see the Legal Club website, www.legalclub.com, for a complete description of benefits.

