



# CSEA's Family Protection Plan

## Comprehensive Group Legal Benefits



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

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



### ► Free & Discounted Legal Care:

#### Free Legal Services

- Initial phone consultations for each new matter.
- Initial face-to-face consultations for new legal matter.
- Review of independent legal documents (6 page max per document).
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free. Refer to [www.legalclub.com](http://www.legalclub.com) for the definition of a Simple Will.
- A state specific, web based, free Living Will form is available to members. This form can be notarized by a Notary Public.
- 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 certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free Legal Services.

#### 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. Refer to [www.legalclub.com](http://www.legalclub.com) for definitions of legal services.

**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.

**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).
- IRS audit assistance
- Discount on tax preparation at H&R Block\*\*

\*Limited to one (1) per household. \*\*Restrictions apply.

### ► 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 Solutions:

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

- Keylogging Defense System™
- Identity Monitoring
- Identity Theft Restoration
- \$25,000 worth of Identity Theft Insurance
- Lost or Stolen Credit Card Assistance / Document Recovery Services

### ► 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 member's 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.

## ALL THIS FOR ONLY \$14.00 per month

\$14/month INCLUDES DEPENDENTS as defined above.

This is only an outline of benefits. Please see the Legal Club website, [www.legalclub.com](http://www.legalclub.com), for a complete description of benefits.

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](http://www.legalclub.com)

Tax Preparation & Advice  
(866) 544-4399  
[www.taxhotline.net](http://www.taxhotline.net)

Financial Education Services  
(866) 944-2227  
[www.moneymanagement.org](http://www.moneymanagement.org)

ID Monitoring, Restoration &  
Lost/Stolen Credit Card Assistance  
(888) 490-0382

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

LifeEvents™ Counseling  
(888) 594-9288



Legal Club of America® is donating 2% of all revenue from new worksite cases to The Breast Cancer Research Foundation®. BCRF is dedicated to preventing breast cancer and finding a cure in our lifetime by funding clinical and translational research worldwide. For more information about BCRF, visit [www.brcfure.org](http://www.brcfure.org).



