

Be fully prepared and
confident
with Legal Insurance

Advent Health

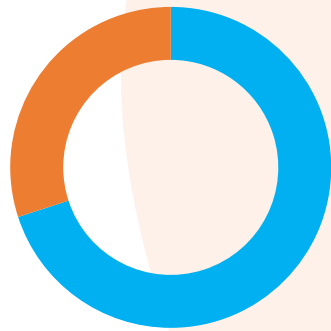
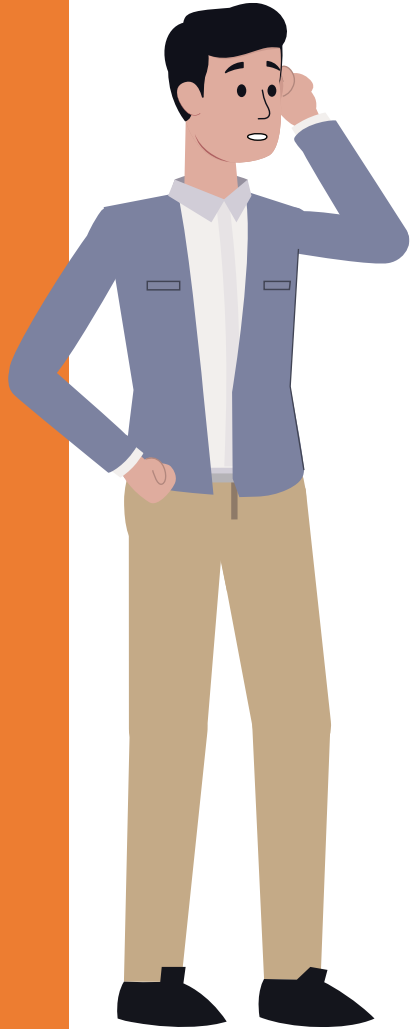
A legal insurance plan can ease the biggest stresses – finding and paying for legal expertise when you need it most.



LegalEASE believes in happy and healthy team members, at work and at home.

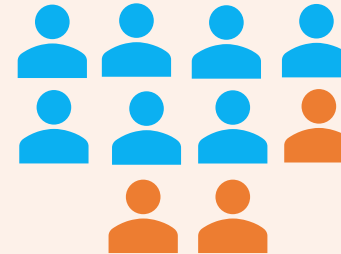
 LegalEASE

The Numbers



■ Affected ■ Total employees

Over **70%** of people will have the need for a lawyer in the next 12 months.¹



■ Affected ■ Total employees

More than **70%** of those needing an attorney in the next 12 months don't know how to tell a good lawyer from a bad one.²

¹ Source: American Bar Association

² Source: American Bar Association

The Numbers

An Attorney charges on average **\$278** per hour¹.

On average, it costs **\$375** to create a will².

What non-members can expect to pay:

Retainer Fee
\$5,000 to \$25,000

+

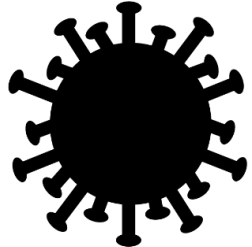
Litigation Fees
\$10,000 to \$50,000

=

\$15,000 to \$75,000 total
cost to Team Members

¹ Source: LegalEASE Study, 2015

² Source: Legalzoom.com 2014



COVID-19 is Bringing Financial Disaster to Many Families Who Don't Have Legal Insurance

Many Americans are headed for financial and legal problems in the next few months.



Bankruptcy

- ✓ Student loan refinancing
- ✓ Lease payments due
- ✓ Mortgage payments
- ✓ Loss of income
- ✓ Loan forgiveness

Foreclosure

- ✓ Past due payments
- ✓ Liens
- ✓ Refinancing of primary residence
- ✓ Local tax liabilities
- ✓ "Underwater" property values

Credit Card Bills/Debts

- ✓ Debt collection defense
- ✓ Fraudulent charges
- ✓ Demand letters
- ✓ Credit score
- ✓ Past due balances
- ✓ Payment consolidation

Landlord/Tenant

- ✓ Evictions
- ✓ Lease provisions
- ✓ Past due rent
- ✓ Live-in guests
- ✓ Notice to Quit
- ✓ Local ordinance violations
- ✓ Landlord violations, trash, premises, etc.

A Legal Insurance Plan Can Assist During Life Events

Team Members In their 30s

- Will and Estate Planning
- Buying/Selling/Refinancing Your Primary Residence
- Adoptions

Team Members Getting Married

- Name Change
- Purchase of Primary Residence
- Guardianship/Conservatorship
- Governmental Agency Adoptions

Team Members With Teenagers

- Traffic Matters
- Consumer Dispute

Team Members In their 50s

- General Power of Attorney
- Living Will
- Guardianship/Conservatorship
- Living Trust Document



Team Members In their 20s

- Tenant Dispute
- Traffic Matters

Team Members That are Expecting

- Will and Estate Planning
- Purchase/Sale of Primary Residence
- Name Change

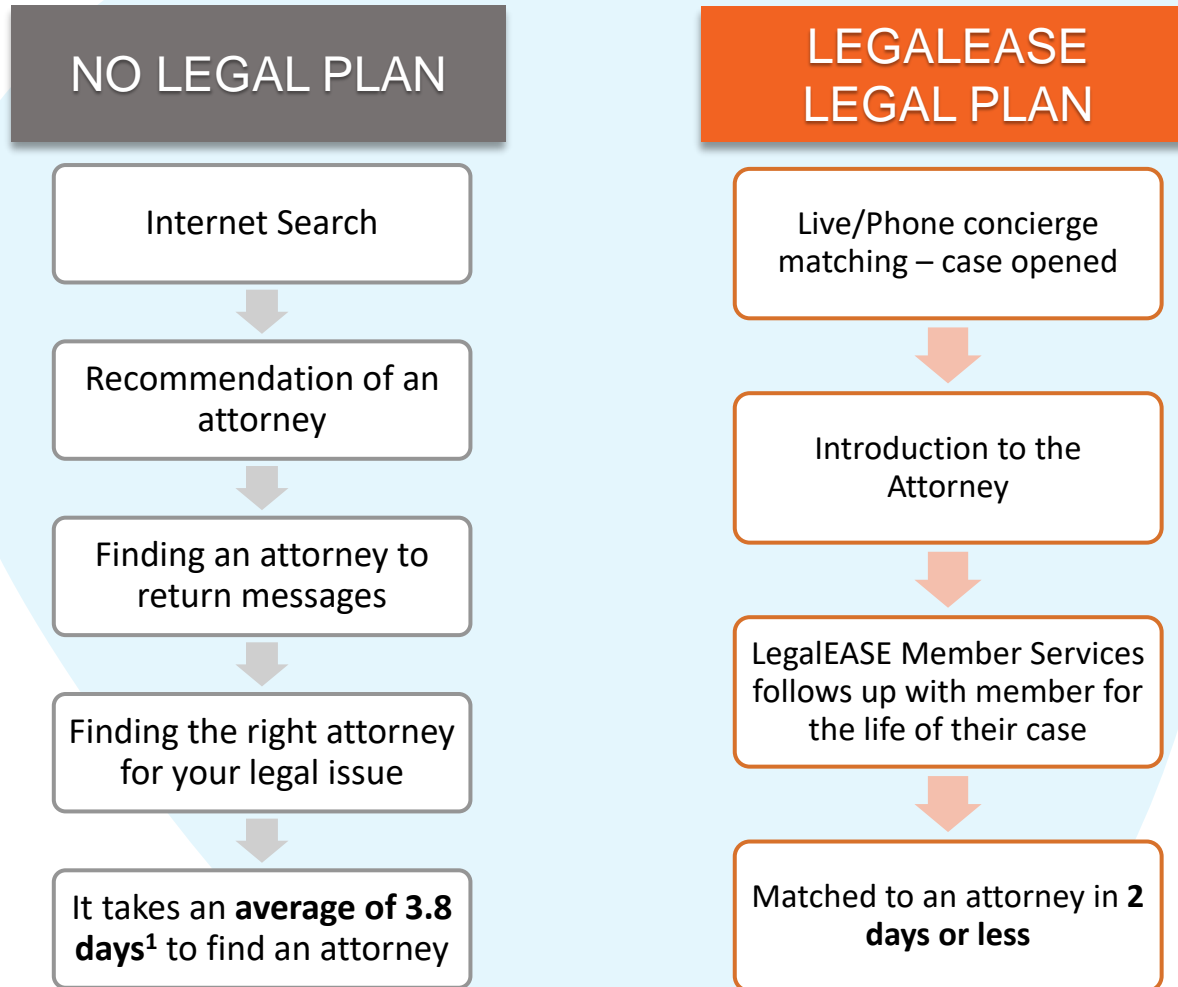
Team Members In their 40s

- Living Trust Document
- Foreclosure
- Guardian/Conservatorship

Team Members In their 60s

- Will and Estate Planning
- Living Trust Document
- Sale of Primary Residence
- Health Care Power of Attorney
- General Power of Attorney

The Process of Finding an Attorney



¹ Source: LegalEASE Employee Health; Legal & Financial Stress Impact Study, 2016, Part II

What You Get With A Legal Insurance Plan

Benefits of a LegalEASE Plan

- Coverage for in and out-of-network
- Concierge assistance navigating common legal issues



Member Focused Care

- ✓ Live Concierge Matching with Dedicated member specialists
- ✓ 98.1% Connection Success to an attorney
- ✓ We match attorneys to your preference and needs including everything from LGBTQ to gender and religion



Our Attorney Network

- ✓ More than 20,000 network attorneys
- ✓ Members are guaranteed access to an attorney within 23 miles of their home for covered matters
- ✓ Certified before joining and are recertified annually



Advocacy
Help During
the Entire
Legal Matter

Stays with you
from the
beginning to
the end

Can answer
questions
about the
American
Legal System

Follows up
with you
during the life
of your legal
matter

Will reach out
to the attorney
on your behalf

Advocates
typically speak
to about 7
attorneys
before
matching

What You Get With A LegalEASE Plan

Benefits of a LegalEASE Plan

- An attorney with expertise specific to your legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs

Our Vetting Process

- ✓ Board-Certified Examination
- ✓ State-Licensed – Locality of Member
- ✓ Examine their Law Practice History
- ✓ 13 Background Question Certification
- ✓ Community/Law Practice Record
- ✓ Review of E&O/Discipline Record
- ✓ Penalty of Perjury Submissions
- ✓ Insurance Requirement
- ✓ **10 years of Attorney Experience**
- ✓ Professional Conduct Code



With over 20,000 attorneys in our network, we are the **largest U.S. provider**

Attorneys are interviewed and pre-screened before matching them to a member.

Plan Pricing

An Attorney charges on average **\$278** per hour¹.

On average, it costs **\$375** to create a will².

Instead of all those high prices, LegalEASE offers....



¹ Source: LegalEASE Study, 2015

² Source: Legalzoom.com 2014

Plan Pricing

Instead of all those high prices, LegalEASE offers....

Plan Details:

\$15.05 monthly, via payroll deduction

Who's Covered:

Team Member



Spouse



Dependent Children
Up to age 26



Reference Material

Team Member Flyer

- Flyer features offered benefits and plan price information.

Be fully prepared and confident with Legal Insurance

Legal Insurance Plan proudly offered to the Team Members of Advent Health

Advent Health
US Retirement & Benefits Partners

Protect your family's future with LegalEASE. LegalEASE offers valuable benefits to shield your family and savings from unexpected personal legal issues.

What you get with a LegalEASE plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

Enroll in the LegalEASE Insurance Plan.
To learn more:
Call: 1(800) 248-9000
Visit: www.legaleaseplan.com/adventhealth

LegalEASE

plan can ease the biggest stresses - finding legal expertise when you need it most.

a plan that provides support and protection from unexpected personal legal fees and provides coverage for:

Who's covered: Team Member, Spouse, Dependent Children (to age 25)

Insurance plan. legal fees and provides coverage for:

- FINANCIAL & CONSUMER**
Debt Collection, Pre-litigation Defense & Trial Defense, Bankruptcy (Chapter 7 or 13), Tax Audits, Student Loan Refinancing/Collection Defense, Document Preparation, Consumer Dispute, Small Claims Court, Financial Advisor, Mail Order or Internet Purchase Dispute, Bank Fee Dispute, Cell Phone Contract Dispute, Warranty Dispute, Healthcare Coverage Disputes and Records
- FAMILY**
Separation, Divorce, Post-Divorce Proceedings, Prenuptial Agreement, Name Change, Adoptions, Guardianship/Conservatorship, Juvenile Court Proceedings
- WILLS**
with Care Power of ent, Probate of Small
- GENERAL**
Civil Litigation Defense, Incompetency Defense, Initial Law Office Consultation, Review of Simple Documents, Checkered Contingency Fees, Mediation

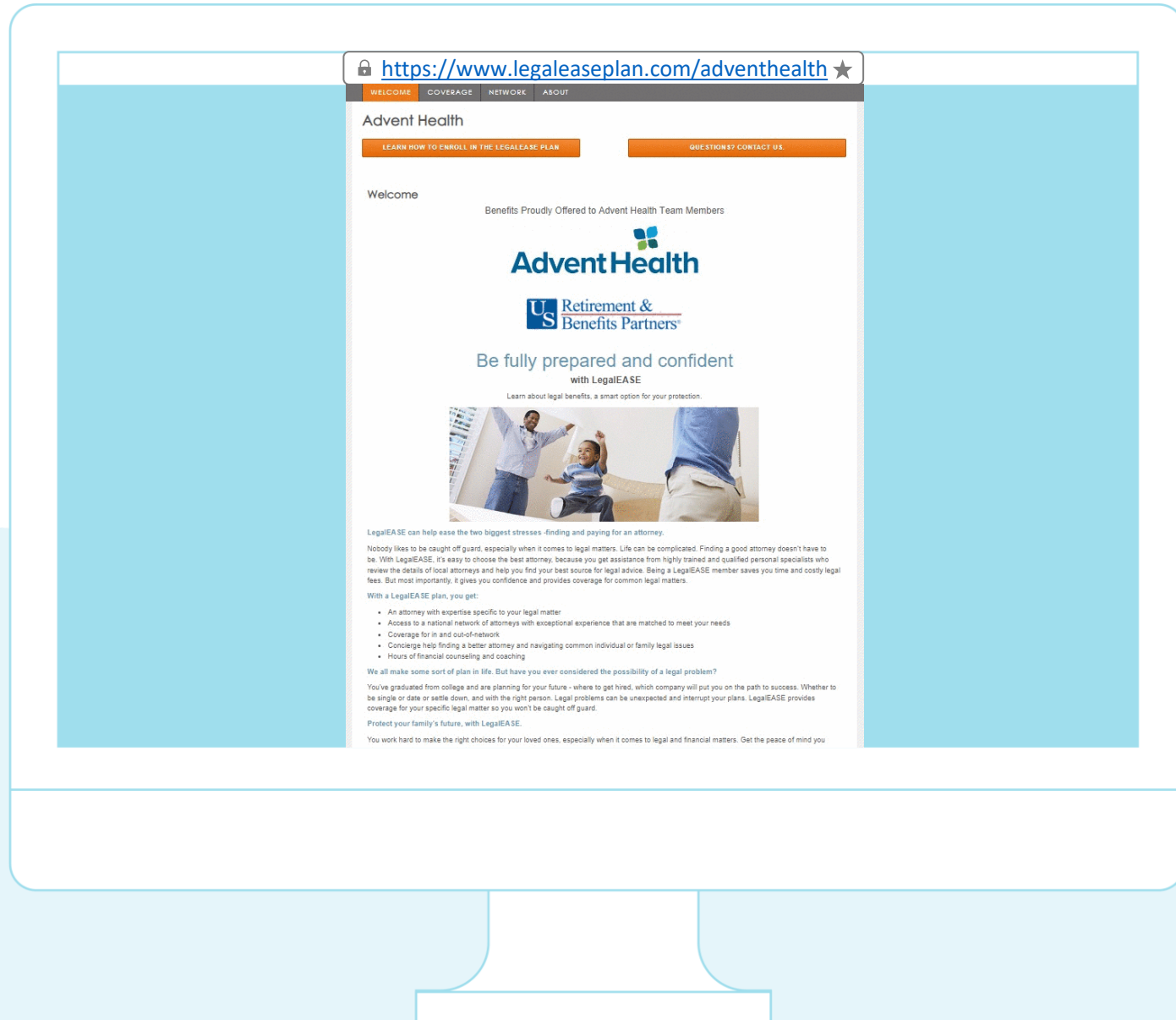
visit: plan.com/adventhealth

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reference "Advent Health"

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office, 21515 San Felipe, Suite 2300, Houston, TX. This legal plan may not be required as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details.
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Your Customized Microsite



We're Here When You Need Us



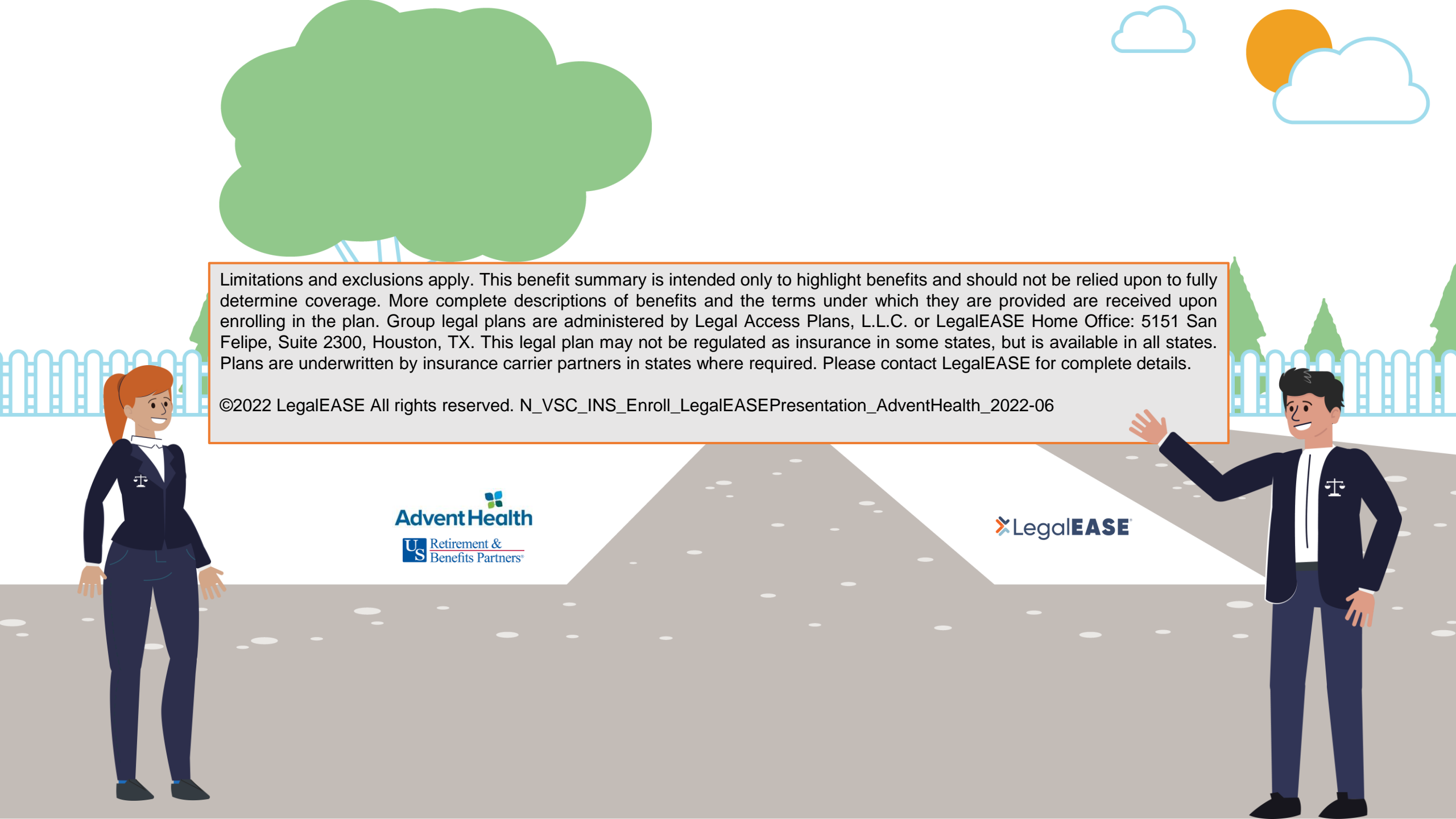
For more information, visit:

<https://www.legaleaseplan.com/adventhealth>



To learn more, call:

1(800) 248-9000



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