

Schedule of Benefits		
Advice and Consultation	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
LegalEASE Helpline	Covered	Not Applicable
Initial Law Office Consultation one hour per calendar quarter	Covered	Not Applicable
Review of Simple Documents Review of documentation up to 6 pages	Covered	Not Applicable
Financial Advisor	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Financial Helpline	Covered	Not Applicable
Miscellaneous Services	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Legal Services for any non- excluded legal matter not specifically covered in the Schedule of Benefits up to 10 hours per year	Covered	\$60/hour
Discounted Legal Services for any non-excluded legal matter	25% Discount on Attorney's Hourly Rates	Not Applicable
Consumer Matters	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney

Document Preparation: <ul style="list-style-type: none"> • Simple Deed • Promissory Note • Consumer Dispute Correspondence • Installment Sales Agreement • Simple Affidavit • General Power of Attorney: <ul style="list-style-type: none"> ○ Member & Family Member • Lease Agreement - <i>Tenant only</i> • Time Share Agreement 	Covered	<ul style="list-style-type: none"> • \$65 • \$55 • \$55 • \$55 • \$55 • \$55 • \$65 • \$55
Consumer Dispute	Covered	\$595
Small Claims Court Representation	Covered	\$300
Mail Order or Internet Purchase Dispute	Covered	\$300
Bank Fee Dispute	Covered	\$300
First-time Vehicle Buyer	Covered	\$300
Vehicle Repair and Lemon Law Litigation	Covered	\$300
Cell Phone Contract Dispute <ul style="list-style-type: none"> • Contract review up to 6 pages • Representation 	Covered	\$300
Warranty Dispute <ul style="list-style-type: none"> • Warranty review up to 6 pages • Representation 	Covered	\$300

Health Care Coverage Dispute and Records <ul style="list-style-type: none"> • Office consultation up to 5 hours • Review of Health Care Policy • Review/preparation of document up to 6 pages 	Covered	\$300
Estate Planning	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Simple Will or Codicil for: <ul style="list-style-type: none"> • Member • Spouse • Family Member 	Covered	\$80
Living Will/Health Care or Advance Directive	Covered	\$55
Health Care or Medical Power of Attorney	Covered	\$55
Revocable or Irrevocable Living Trust Document	Covered	\$310
Probate of Small Estate	Covered up to 2 hours with remainder at 25% discount	\$120
Residential Matters	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Purchase of Primary Residence	Covered	\$490
Sale of Primary Residence	Covered	\$365
Refinancing of Primary Residence	Covered	\$385
Vacation or Investment Home Purchase/Sale/Refinancing	Covered	\$425
Tenant Dispute	Covered subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
Tenant Security Deposit Dispute	Covered	\$850

Landlord Dispute with Tenant <ul style="list-style-type: none"> • Pre-litigation activities • Trial Representation 	Covered up to 10 hours with remainder at 25% discount	\$595
Security Deposit Dispute with Tenant	Covered up to 10 hours with remainder at 25% discount	\$595
Construction Defect Dispute	Covered	\$425
Neighbor Dispute	Covered	\$765
Noise Reduction Dispute	Covered	\$765
Financial Matters	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Debt Collection Defense <ul style="list-style-type: none"> • Pre-litigation defense activities • Trial defense 	Covered	<ul style="list-style-type: none"> • \$425 • \$850
Bankruptcy (Chapter 7 or 13)	Covered	\$935 maximum subject to Managed Case Rules*
Foreclosure	Covered	\$680
Tax Audit	Covered	\$1,700 maximum subject to Managed Case Rules*
Student Loan Refinancing/Collection Defense	Covered up to 7 hours	\$420
Family Matters	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Separation, Divorce, Civil Annulment <ul style="list-style-type: none"> • Uncontested Separation • Consent/default Divorce • Uncontested Divorce 	Covered	\$595
Contested Divorce	Covered subject to Managed Case Rules*	\$3,400 maximum subject to Managed Case Rules*
Post-Divorce Proceedings	Covered subject to Managed Case Rules*	\$3,400 maximum subject to Managed Case Rules*

Prenuptial Agreement	Covered	\$680
Name Change	Covered	\$255
Guardianship/Conservatorship	Uncontested: Covered Contested: Covered	\$365 \$765
Governmental Agency Adoptions	Uncontested: Covered Contested: Covered	\$365 \$765
Stepparent Adoptions	Uncontested: Covered Contested: Covered	\$365 \$765
Juvenile Court Proceedings	Covered	\$470
Civil Litigation Matters	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Civil Litigation Defense	Covered subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
Incompetency Defense	Covered subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
Discounted Contingency Fees	10% discount on state maximum, or a maximum of 29% pre-trial, 36% at trial, or 40% in an appeal	Not Applicable
Mediation	10% Discount on Mediator's hourly rates	Not Applicable
Criminal Defense	LegalEASE Plan Coverage Participating Attorney	LegalEASE Plan Coverage Non-Participating Attorney
Traffic Ticket	Covered	\$215
Serious Traffic Matters (resulting in suspension or revocation of license)	Covered	\$425
Administrative Proceeding (regarding suspension or revocation of license)	Covered	\$255

Limitations apply.

*** Managed Case Rules**

In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees or to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for Members by limiting or preventing additional charges that Members would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:

1. The Member should contact the Member Service Center prior to proceeding with an attorney. If the Member understands from the attorney that there may be additional charges beyond the covered charges under the Policy and the Member does not contact the Member Service Center prior to proceeding with the attorney, then the Member may be responsible for those additional charges beyond the covered charges under the Policy, even on a Paid In Full benefit.
2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees, the attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.
3. We will set a maximum attorney fee that takes into consideration the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member.

Exclusions

This Policy excludes benefits for the following:

Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings. The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters. Matters relating to securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories except as specifically described under Covered Services; any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company. Matters that the attorney deems frivolous, spurious, harassing, or unethical (collectively referred to as "frivolous") or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed. Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs and all other incidental and out-of-pocket legal and litigation costs. Any services on behalf of a Covered Family Member against the interests of the Member. Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, age discrimination, etc. Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to this Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member's employer; LegalEASE and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy. The Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member and/or Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated. Where there are specific hours or dollar amounts provide in this Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred over the maximum. Additional exclusions related to each benefit are included in the Covered Services.