

Preferred Plan *Summary of Benefits*



Each of the benefits listed below in the first column are available to Texas Legal Members once per plan year per account unless otherwise specified. Pre-existing matters are not covered (although the In-Network Discount applies). See end for more general exclusions.¹

COVERAGE / BENEFIT	DESCRIPTION	IMPORTANT EXCLUSIONS	IN NETWORK ²	OUT OF NETWORK ³ (up to)
GENERAL ATTORNEY ACCESS & DISCOUNTS				
Legal Access Line	Telephone-based general legal advice and consultation, meant for quick answers to your legal questions. This service only provides general guidance and is not intended for individual legal representation. For further legal services please use our online Texas Legal Attorney Finder to locate an attorney in your area. Hours of operation: 8 a.m. to 6:30 p.m., Mon – Fri	None	Unlimited	N/A
Consultations	Members may seek legal advice regarding a potential or current legal issue to assess whether an Attorney is agreeable and satisfactory for the establishment of an Attorney-Client relationship.	One per attorney per matter within 60 day period.	Up to 4 per year	4 at \$50 per Consult
General Legal Services	Legal advice, negotiations, correspondence, and document review and preparation. This benefit is available in a variety of areas of law including but not limited to the following matters: Debtor / Creditor, Tenant, Medical Claims, and HOA Disputes. This benefit is designed to cover services that are not excluded from coverage, but not explicitly covered.	None	Up to 6 hours	6 hours at \$50/hour
In-Network Discount	For legal services rendered beyond the plan's maximum benefit limits or the legal matter is not covered but not excluded, the Participating Attorney will bill the Member directly at a 25% discount from the Participating Attorney's customary rate.	Bankruptcy excluded.	25% discount	N/A
ESTATE PLANNING				
Estate Planning 1 or 1a or 1b, 2, 3 or 4 or any combination of the numbered options	1. Codicil(s) - An update or change to a Will	None	All hours covered	\$75/\$100 for 1/2 Participant(s)
	1a. Will(s) & Testamentary Trust(s) - Wills that provide for the distribution of assets and/or a Trust(s) that forms upon the death of the Participant(s)			\$200
	1b. Will(s) & Living Trust(s) - An estate plan that includes Will(s), Testamentary Trust(s) and revocable or irrevocable Living Trust(s).		Up to 8 hours	8 hours at \$50/hour
	2. Living Will(s) / Advance Directive(s) to Physician for up to 2 Participants, 1 Document per Participant		All hours covered	\$25/\$50 for 1/2 Participant(s)
	3. Power(s) of Attorney for up to 2 Participants, 2 Documents per Participant			\$100/\$200 for 1/2 Participant(s)
	4. Additional Documents: Declaration of Guardianship, HIPAA Release, and/or Disposition of Remains for up to 2 Participants, 3 Documents per Participant			\$75/\$150 for 1/2 Participant(s)
Elder Law	Includes legal advice and reviewing of documents for parents/grandparents that affect the Participant.	None	Up to 4 hours	4 hours at \$50/hour
Social Security/Veterans/Medicare	Includes representation in an administrative hearing and legal services arising out of Social Security/Veterans/Medicare/Medicaid benefits.		Up to 4 hours	4 hours at \$50/hour
Probate Proceeding	Includes representation for probate proceedings for estates with or without a will, including petitioning a court to admit a will to probate and/or appointing an administrator. The participant must be an executor or devisee of the will or an heir of an estate without a will. Does not apply for filing claims against an estate as a creditor.	None	All hours covered	15 hours at \$50/hour
	With a Will and Uncontested		Up to 15 hours	15 hours at \$50/hour
	With a Will and Contested, Without a Will and Contested or Uncontested		Up to 15 hours	15 hours at \$50/hour

COVERAGE / BENEFIT	DESCRIPTION	IMPORTANT EXCLUSIONS	IN NETWORK ²	OUT OF NETWORK ³ (up to)
FAMILY LAW				
Prenuptial or Postnuptial Agreements	Includes representation for a Participant for creating a premarital (prior to marriage) or marital property agreement (after getting married) where no issue is contested.	Named participant only.	All hours covered	\$300
Adoption	Consultations, negotiations, preparation and pleadings through trial, if needed. Includes terminating parental rights.			
	Uncontested	None	All hours covered	\$500
	Contested			\$1000
Name Change	Includes representation in an uncontested name change proceeding for a Participant or a minor of which the Participant is a conservator.	None	All hours covered	\$200
Gender Identifier Change	Includes representation to obtain a court order for the purpose of changing a gender marker on government documents.	None	All hours covered	\$200
Divorce, Annulment and Modification	Divorce, Uncontested	Named participant only.	All hours covered	15 hours at \$50/hour
	Divorce, Contested without children		Up to 15 hours	15 hours at \$50/hour
	Divorce, Contested with children		Up to 30 hours	30 hours at \$50/hour
	Modification, Enforcement or Establishment of Family Law Order, Uncontested		All hours covered	15 hours at \$50/hour
	Modification, Enforcement or Establishment of Family Law Order, Contested		Up to 20 hours	20 hours at \$50/hour
Protective Order	Includes representation in proceedings for a protective order designed to protect someone against family violence where a Participant is either the applicant or respondent.	None	All hours covered	\$200
Guardianship or Conservatorship	Includes representation in a proceeding where a Participant petitions to be appointed as a guardian. Not intended to provide services for suits affecting the parent-child relationship.			
	Uncontested	None	All hours covered	\$400
	Contested		Up to 15 hours	15 hours at \$50/hour
Annual Accounting of Guardianship	Includes the preparation of annual accounting of guardianships on behalf of the appointed guardian.	None	Up to 6 hours	6 hours at \$50/hour
Family Immigration Assistance	Includes the review and drafting of immigration documents and helping the Participant prepare for hearings.	None	Up to 6 hours	6 hours at \$50/hour
CIVIL LAW				
Defense of Civil Action	Includes preparation, filings and appearance for pleadings, motions, discovery, pre-trial and/or settlement conferences and/or trial preparation and trial in the defense of most civil actions.	Car accident and family law matters excluded.	Up to 20 hours	20 hours at \$50/hour
Consumer Protection	Includes representation for negotiations and any legal action required for the enforcement of written or implied warranties or promises (e.g. a refrigerator warranty or poor/incomplete workmanship from a home contractor).	None	All hours covered	\$300 Negotiations only \$600 Without Trial \$1500 With Trial
School Administrative Hearings	Includes representation during a school administrative proceeding regarding disabilities, special education, and/or student policy violations.	None	Up to 4 hours	4 hours at \$50/hour

COVERAGE / BENEFIT	DESCRIPTION	IMPORTANT EXCLUSIONS	IN NETWORK ²	OUT OF NETWORK ³ (up to)
CRIMINAL LAW				
Habeas Corpus ("Get out of jail")	Includes court proceeding for preliminary matters in a criminal action such as bond reduction or failure to provide speedy trial or hearing.	None		\$200
Misdemeanor	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings. Does not apply to traffic violations, DWI/BWI, disorderly conduct, disturbing the peace, and public intoxication.			\$800
Felony	Includes initial appearance, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings, and sentencing hearing, if applicable.			\$1000 Without Trial \$2000 With Trial
Driving / Boating While Intoxicated	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings for defense of driving/boating while intoxicated or under the influence of drugs.	Felonies (3+ offenses) excluded.	All hours covered	\$800
Public Intoxication	Includes defense of a charge of public intoxication including arraignment and preparation and plea negotiations resulting in disposition without trial or trial.	None		\$200
Incompetency or Infirmary Defense	Defense of incompetency in trial to determine competency to stand trial.			\$800
	Defense of infirmity where the state seeks the involuntary commitment of Participant.			\$800
Juvenile Court	Includes representation for Juvenile court proceedings for Dependents listed on plan under the age of 18.			\$800
Traffic Ticket	Includes defense of a traffic violation, punishable by fine only, in which a Participant is the defendant, including misdemeanor arraignment or initial appearance and preparation and plea negotiations resulting in disposition without trial.	\$150		
Defense of Driving Privileges	Includes arraignment, plea negotiations resulting in disposition without trial, and/or trial preparation and proceedings.	Occupational driver's license excluded.		\$600 Suspension/Revocation \$300 ALR Hearing
Expunction / Order of Nondisclosure	Includes representation where a Participant petitions a court to purge, alter, or forbid release of records of arrests, prosecutions, and criminal dispositions.	None		\$400
REAL ESTATE & FINANCIAL				
Residential Real Estate Transaction	Includes representation in the transaction of selling or purchasing a primary residence single piece of real property including the review and drafting of all legal documents. Does not apply to construction or improvements.	Named participant only.	All hours covered	\$200
Bankruptcy	Preparation and court proceedings for Chapter 7 - liquidation.	All participants must be members.	All hours covered	\$500
	Preparation and court proceedings for Chapter 13 - all or partial repayment.		Up to \$1,500	\$700
Property Tax-Primary Residence	Includes representation in an administrative action to reduce the property tax assessment on participant's primary residence.	None	All hours covered	\$200
Deeds	Includes the drafting of a real property deed on behalf of a Participant.		Up to 2 hours	2 hours at \$50/hour
Tax Audit	Includes Legal assistance in the event of a personal IRS tax audit.	Tax preparation excluded.	Up to 4 hours	4 hours at \$50/hour
Financial Counseling	Members have access to a broad array of services offered by BALANCE (texaslegal.balancepro.org), including a financial coaching hotline, debt and budget counseling, debt management planning, home ownership education, money management webinars, online education resources and more.			

EXPERIAN IDENTITYWORKS MEMBERSHIP

Experian Credit Report at Sign Up	See what information is associated with your credit file. Daily credit reports are available for online members only.*
Credit Monitoring	Actively monitors your Experian file for indicators of fraud.
Internet Surveillance	Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of your personal information on the Dark Web.
Identity Restoration	Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud.
\$1 Million Identity Theft Insurance**	Provides coverage for certain costs and unauthorized electronic fund transfers.
Lost Wallet	Provides assistance with canceling/replacing lost or stolen credit, debit, and medical cards.
Child Monitoring	For 10 children up to 18 years old, Internet Surveillance and monitoring to determine whether enrolled minors in your household have an Experian credit report are available. Also included are Identity Restoration and up to \$1M Identity Theft Insurance.**

* Offline members will be eligible to call for additional reports quarterly after enrolling.

** The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual plans for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

This information is a general explanation of the Group Legal Services Preferred Plan. A detailed Texas Legal Certificate of Coverage is included in new member kits, and in case of discrepancy between the Summary of Benefits and the Certificate of Coverage, the Certificate of Coverage controls.

- 1 General Exclusions: Pre-existing matters, appeals, pro-active lawsuits (outside of Family Law and Consumer Protection), intellectual property and business matters (any activity that produces revenue), car accident related matters. Incidental costs such as filing fees, photocopies, postage, etc. are not covered. This is not a comprehensive list of exclusions; please see your Certificate of Coverage for details and additional limitations and exclusions.
- 2 In-Network: Applies to services rendered by a Texas Legal Participating Attorney. PAYMENTS FOR SERVICES ISSUED DIRECTLY TO TEXAS LEGAL PARTICIPATING ATTORNEYS.
- 3 Out-of-Network: Services rendered by a non-Texas Legal Participating Attorney. PAYMENT FOR SERVICES ISSUED DIRECTLY TO TEXAS LEGAL NAMED PARTICIPANT. No payments issued to non-Texas Legal Participating Attorney.



Give your family the protection they deserve

Join Today! For more information, visit TexasLegal.org or contact us at **1.800.252.9346**.