



Providing justice for all since 1974

3 New Coverages starting 10/1/2024



Say 'No' to Expensive Attorney Fees With Family Defender®

Covered services include, but are not limited to:

Civil Litigation

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Civil Injunctions
- Landlord/Tenant Matters as Tenant

Family Law*

- Contested & Uncontested Divorce
- Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement Action
- Post-Decree Modification Action
- Equitable Distribution of Marital Assets

Other Family Law

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence
- Elder Law Matters+

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

Consumer-Seller Protection

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

Contingency Matters**

- Personal Injury
- Auto Accidents
- Slip and Fall
- Medical Malpractice

Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale/Personal Contract
- Lease Agreement

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

Real Estate Transactions

- Review/Preparation of Purchase Agreement, Mortgage, and Deed
- Purchase/Sale of Primary Residence
- Refinancing of Primary Residence
- Real Estate/Neighbor Disputes

Financial Matters

- Debt Collection & Garnishment Defense
- IRS Audit Protection+
- Foreclosure
- Limiting Creditor Harassment
- Ch. 7 & 13 Bankruptcy

Estate Planning

- Living Will & Codicils
- Powers of Attorney
- Wills & Testamentary Trusts for Minors
- Revocable/Irrevocable Living Trust+
- Estate Administration/Probate
- Uncontested Guardianship or Conservatorship

Other Legal Matters

- Insurance Law
- Standard Business Incorporation

Total Wellness Package

- Member Portal/Mobile App
- Online Legal Library
- DIY Legal Documents
- Financial Wellness Suite
- Tax Coaching
- Discounted Tax Return Preparation (\$195 flat fee for all schedules & forms)
- BenefitHub Perks Program
- Identity Theft Restoration Program

*Contested matters subject to 15-hour limitation, discount thereafter

**First \$1,000 exempt from fee. Subject to State and Federal Statutes

+New Coverage starting 10/1/2024

Attorney's fees are paid in full for all covered legal matters when you utilize a Network Attorney. Receive a 33.3% discount off attorney's fees for pre-existing and other non-excluded legal matters. Coverage does not include fines, court costs, or other incidentals relating to the legal matter. Out-of-network benefits available.

Protect Your Money and Your Reputation With Identity Defender®

Covered services include, but are not limited to:

Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover (including mortgage inquiries, credit application, collections etc)
- Address
- Bank Account Number
- Credit/Debit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report Monitoring
- 1 Bureau Quarterly Credit Report and Score
- Credit Score Simulator
- Monthly Credit Score Tracker
- Manage Credit Freeze

Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware and Phishing

Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration (including home mortgage and title fraud)
- Restoration for Pre-Existing Identity Thefts
- Ransomware Resolution
- \$25K Ransomware Reimbursement
- \$1 Million Identity Theft Insurance

Support

- 24/7 U.S. Customer Support
- Online Resources: Forms, Calculators, and Other Tools
- Junk Mail Opt Out
- Solicitation Call Opt Out

Mobile App

- Two-Factor Authentication
- Apple and Android
- Mobile Attack Control
- Mobile VPN

Coverage extends to the employee, employee's spouse, and unlimited eligible dependent children up to age 26.

Provided in collaboration with



Family Defender®

\$16.90 per month

Identity Defender®

\$12.95 per month

Family & Identity Defender®

\$26.85 per month

Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.



Jacksonville, FL 32256



800-356-LAWS



<https://www.uslegalservices.net>

Rev. 2/24



TOTAL WELLNESS SUITE

The comprehensive Wellness Suite integrates these services without extra charges to amplify the legal benefits offered by the plan. Collectively, these services support members in attaining overall legal and financial well-being.



LEGAL DOCUMENT LIBRARY & DIY LEGAL FORMS

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. These resources assist individuals and their families in preparing DIY legal documents, such as wills, powers of attorney, bills of sale, and more.



FINANCIAL WELLNESS SUITE powered by Best Money Moves[®] money. career. life.

Continuous access to a comprehensive financial wellness platform that provides customized solutions and insights into your specific financial circumstances. State-of-the-art algorithms create tailored content and suggestions based on your dashboard activity. A private 3-to-5-minute financial evaluation pinpoints financial areas of interest. After completing the evaluation, you can arrange appointments with certified financial experts specializing in diverse fields.



TAX COACHING & PREPARATION powered by PATHWISE GROUP FINANCIAL WELLNESS

As part of our financial wellness initiative, members can utilize telephone consultations to address tax-related concerns. Additionally, they can opt to have their personal income tax returns prepared by a Tax Professional at a reduced rate of \$195, which includes all schedules and forms, along with a complimentary review of the previous year's return.



PERKS PROGRAM powered by BenefitHub[™]

Enjoy perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel
- Apparel
- Entertainment
- Beauty & Spa
- Auto
- Local Deals
- Restaurants
- Tickets
- Electronics
- Education
- Health & Wellness
- Home Office



IDENTITY THEFT RESTORATION PROGRAM powered by IdentityForce[®] A TransUnion[®] Brand

To assist our members in combating the financial and emotional toll of identity theft, we provide confidential, full-service restoration services conducted by Certified Fraud Examiners. These restoration services encompass:

- Creditor/Bureau Notification
- Case File Maintenance
- Preparation of All Legal Documents
- Review of Credit Files
- Fraud Alerts to Credit Bureaus
- Assistance by Certified Specialists



ONLINE RESOURCES

U.S. Legal Services is making our online legal library accessible to all employees. These resources will help individuals and their families prepare DIY legal documents; i.e. wills, powers of attorney, bill of sale, etc. and also research legal topics in various states.

To access the resources:

<https://www.uslegalservices.net/legaldoctrinary>

Username: LakeCounty

Password: LLlake055!!

LEGAL LIBRARY

Employees have 24/7 online access to DIY legal documents which can be downloaded directly from the USL site. Employees also have access to a vast, state-specific legal document resource library which provides over 10,000 articles and documents for an array of legal subjects.

NEW

Now offered to **ALL** employees, no enrollment required.

PROVIDING JUSTICE FOR ALL SINCE 1974

VOLUNTARY BENEFITS

LEGAL, FINANCIAL, TAX & IDENTITY THEFT SERVICES

PREPARED FOR: LAKE COUNTY



U.S. LEGAL
SERVICES

EST 1974

Why You Need Legal & Identity Services

Member Benefits

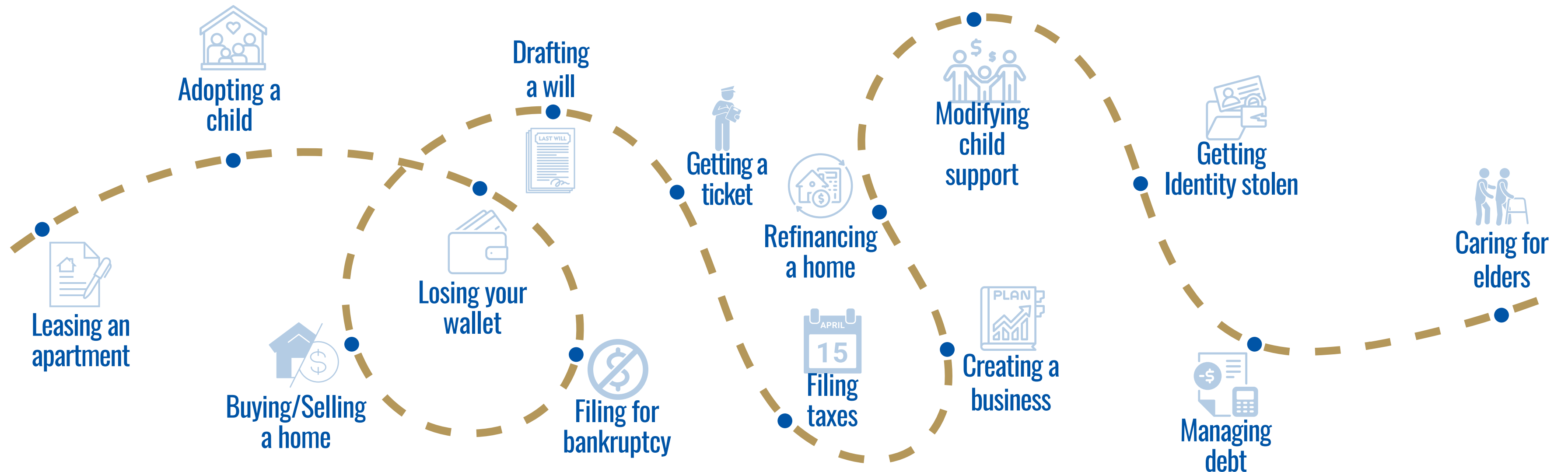
- Decreased financial strain of costly legal issues and identity thefts
- Local & nationwide access to attorneys
- Tax support and low-cost tax return filing
- Financial tools & resources
- Mobile, on-the-go support
- Reduced overall stress

Employee Benefits

- Available to ALL EMPLOYEES, no enrollment required
- Access to state-specific legal research library
- Over 10,000 usual and customary fillable DIY legal forms that can be shared with family

Services for All Life's Highs and Lows

All employees experience milestones where legal and financial guidance would be a huge relief, both in good times and bad.

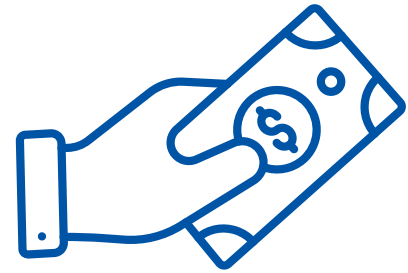


Family Defender[®] At a Glance

U.S. Legal Services pays the attorney fees for covered legal matters. This means no claim forms, no deductibles, and no co-pays for covered services handled by a Network Attorney.



Monthly Rates



Legal: **\$16.90**

Legal & Identity **\$26.85**

Premium includes coverage for the participating employee, participating employee's spouse, and eligible, unmarried, dependent children up to age 26.

Coverage includes, but is not limited to:

Civil Law

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

Consumer-Seller Protection

- Consumer Protection
- Personal Property Protection

Contingency Matters**

- Personal Injury
- Medical Malpractice

Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

Discounted Rate 33.3%

- Pre-existing & Non-covered (except Excluded Matters)

Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement

Estate Planning

- Wills & Testamentary Trusts for Minors
- Codicils
- Living Will & Powers of Attorney
- **Revocable & Irrevocable Living Trusts+**
- Estate Administration

Family Law (Contested*/ Uncontested)

- Divorce/Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement
- Post-Decree Modification
- Equitable Distribution of Marital Assets

Family Law (Other)

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

Financial Matters

- Debt Collection
- Garnishment Defense
- **IRS Audit Protection+**
- Foreclosure
- Ch. 7 & 13 Bankruptcy

Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

Other Legal Matters

- Uncontested Guardianship/Conservatorship
- **Elder Law for Parents+**
- Insurance Law
- Standard Business Incorporation

Real Estate Transactions

- Purchase/Sale of Primary Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

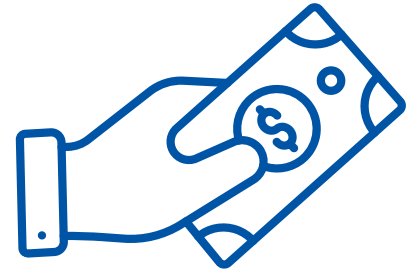
*Contested matters subject to 15-hour limitation, discount thereafter. **First \$1,000 exempt from fee. Subject to State and Federal Statutes. +Starting 10/1/2024

Identity Defender® At a Glance

USL offers a full-service identity theft products which include monitoring, alerts, and restoration services provided by Certified Fraud Examiners.



Monthly Rates



Identity: **\$12.95**

Identity & Legal: **\$26.85**

Premium includes coverage for the participating employee, participating employee's spouse, and eligible dependent children up to age 26.

Gold coverage includes, but is not limited to:

Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover
- Address
- Bank Account Number
- Debit Card Account
- Credit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware and Phishing

Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report Monitoring
- 1 Bureau Quarterly Credit Report & Score
- Credit Score Simulator
- Monthly Credit Score Tracker

Support

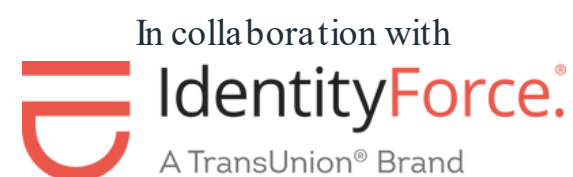
- 24/7 Customer Support
- Online Resources: Forms, Calculators, & Other Tools
- Junk Mail & Call Opt Out

Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing
- Manage Credit Freeze
- Ransomware Resolution & 25k Reimbursement
- \$1M Identity Theft Insurance

Mobile App

- Two-Factor Authentication
- Mobile Attack Control
- Mobile VPN



Total Wellness Suite

Benefits are included with the Family Defender to help members achieve holistic legal and financial wellness.



Legal Document Library & DIY Legal Forms

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. Downloadable DIY legal forms, such as wills, powers of attorney, bills of sale, and more. No membership required.



Financial Wellness Suite

Comprehensive financial wellness platform that provides customized solutions and insights into specific financial circumstances. Includes:

- Certified Financial Crisis Managers
- Financial Wellness Assessments
- Financial Education
- Secure Member Dashboard



Tax Coaching & Preparation

Members can utilize telephone consultations to address tax-related concerns. Personal income tax returns can be prepared and filed by a Tax Professional at a reduced rate of \$195, all schedules and forms. Includes a complimentary review of the previous year's tax return.



Perks Program

Save Big everyday by enjoying perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel & Auto
- Electronics
- Apparel
- Local Deals
- Restaurants
- Entertainment & Tickets
- Health & Wellness
- Beauty & Spa



Identity Theft Restoration Program

Confidential, full-service restoration services conducted by Certified Fraud Examiners. These services encompass:

- Creditor/Bureau Alerts & Notification
- Preparation of All Legal Documents
- Case File Maintenance
- Review of Credit Files
- Assistance by Certified Specialists



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THANK YOU

CONTACT US

Direct: (904)448-6000

Toll Free: 800-356-LAWS(5297)

Info@uslegalservices.net

www.uslegalservices.net



**U.S. LEGAL
SERVICES**

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Once enrolled in coverage, members will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.

Rev.
6/24