

Select 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 am to 6:30 pm, 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 4 hours	4 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)
FAMILY LAW				
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
Divorce, Annulment and Modification	Divorce	Primary named participant only.	Up to 15 hours	15 hours at \$50/hour
	Modification, Enforcement or Establishment of Family Law Order.		Up to 15 hours	15 hours at \$50/hour
Elder Law	Includes legal advice and reviewing of documents for parents/grandparents that affect the Participant.	None	Up to 2 hours	2 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 2 hours	2 hours at \$50/hour

COVERAGE / BENEFIT	DESCRIPTION	IMPORTANT EXCLUSIONS	IN NETWORK ²	OUT OF NETWORK ³ (up to)
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 related matters.	Up to 10 hours	10 hours at \$50/hour
Consumer Protection	Includes representation for negotiations 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	Negotiations Only	\$300 Negotiations Only
CRIMINAL LAW				
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.	Trials not covered	All hours covered	\$150
FINANCIAL				
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.			
Deeds	Includes the drafting of a real property deed on behalf of a Participant.	None	Up to 2 hours	2 hours at \$50/hour
Property Tax-Primary Residence	Includes representation in an administrative action to reduce the property tax assessment on participant's primary residence.		All hours covered	\$200
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.			\$200
EXPERIAN IDENTITYWORKS MEMBERSHIP				
Experian Credit Report at Signup	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 Select 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**.