

Legal Benefit Information

Dear Member:

Whether you are a current member or a new member, we are proud to introduce you to the same great HCA Healthcare CorePlus Legal Plan with expanded benefits at the same great price. You may notice that your plan is now under LegalEASE branding and logos. LegalEASE is a subsidiary of Legal Access Companies so your plan will still provide the exact same excellent service and level of coverage that you're used to.

The enclosed documents describe in detail your 1) legal plan and 2) certificate of coverage 3) **Additional Covered Services** located at the end of your policy. For more information regarding the newly added benefits, please visit:

Website: <https://www.legaleaseplan.com/hca>

Your legal plan is designed to provide convenient access to quality legal services and protection from the high cost of legal fees.

To Contact an Attorney:

Call Member Services: 1-800-421-4340

Our Member Services Representatives are available to assist you from the hours of 7:00 a.m. to 7:30 p.m. Central Time, Monday through Friday.

We look forward to providing you with professional and affordable legal services for years to come.

Sincerely,
Member Services

Member Number: «LAP_ID_NUMBER»

«FIRST_NAME» «LAST_NAME»
«ADDRESS»
«CITY», «STATE» «Zip_Code»

 LegalEASE

5151 San Felipe
Suite 2300
Houston, TX 77056

[LegaleasePlan.com/HCA](https://www.legaleaseplan.com/HCA)

1(800) 421-4340

 HCA
Healthcare

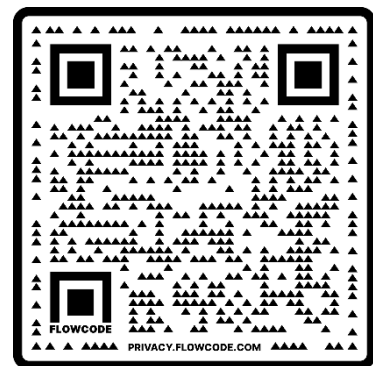
How to Get Started



LegalEASE makes it simple and easy to get legal and financial help. With the most comprehensive legal and financial benefits, a member advocate center available 7AM-7PM CST, and online resources available 24/7, LegalEASE has you covered. Plan members get access to a national network of attorneys with experience and expertise in all personal legal matters, in addition to financial advisors ready to assist with debt, savings, and personal finance. Register your membership at legalcorner.legaleaseplan.com and get started today!

It's Easy to Get Started!

- Step 1: Visit legalcorner.legaleaseplan.com/user/register to create your account.
- Step 2: Receive instructions sent to your email address to confirm your newly created online account, set a password, and verify your membership.
- Step 3: Log-in at legalcorner.legaleaseplan.com to access your additional online resources and benefits.



SCAN HERE TO
REGISTER YOUR
LEGAL EASE ACCOUNT

Ready to use your benefits? Go Online or give us a call!



LAMP™ – LegalEASE Attorney Matching Portal: LAMP offers members an online, enhanced member experience available 24 hours a day, 7 days a week. Register your account with just a few clicks, and connect with a network attorney ready to review and discuss your legal matter within a matter of hours.



Advocate Compatibility Matching Services: The VIP experience. Contact our Member Advocate Team and work with a dedicated legal expert who is experienced in connecting you with the right attorney. No searching, no stress. The right help when it matters most.

Contact Member Services: 1-888-416-4313 | 7AM-7PM CST Mon-Fri

Virginia Surety Company, Inc.
A Stock Company
175 W. Jackson Blvd
Chicago, Illinois 60604

For assistance, contact LegalEASE Member Service Center:
5151 San Felipe, Suite 2300
Houston, TX 77056
888-416-4313

GROUP LEGAL EXPENSE INSURANCE POLICY
CERTIFICATE OF COVERAGE

DECLARATIONS PAGE

POLICYHOLDER NAME: HCA Healthcare

POLICY HOLDER ADDRESS: 215 Park Plaza
Nashville, TN 37203

POLICY NO.: 2100290

MEMBER NAME: «First_Name» «Last_Name»

MEMBER ADDRESS: «ADDRESS» «Address_2» «CITY», «STATE» «Zip_Code»

EFFECTIVE DATE: «Start_Date», 12:01 a.m. Standard Time at the
Policyholder's address.

We have agreed to insure certain Members of the Policyholder as specified herein, in consideration of the payment of the required premium, and in accordance with the terms, conditions, limitations and exclusions of the Group Legal Expense Insurance Policy (herein referred to as Group Policy).

The Group Policy is delivered in the state as noted in Policyholder Address above, and shall be governed by the laws thereof.



Secretary



President

SCHEDULE OF BENEFITS

<i>Coverage</i>	<i>Maximum Benefits</i>	
	<i>Participating Attorney</i>	<i>Non-Participating Attorney</i>
Miscellaneous Law Office Services		
<ul style="list-style-type: none"> Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits up to 5 hours per year 	Paid in Full	\$60/hour
Consumer Matters		
<ul style="list-style-type: none"> Document Preparation <ul style="list-style-type: none"> Simple Deed Promissory Note Installment Sales Agreement Simple Affidavit General Power of Attorney Lease Agreement - <i>Tenant Only</i> Consumer Dispute Small Claims Court Representation Personal Property Protection 	<ul style="list-style-type: none"> Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full 	<ul style="list-style-type: none"> \$65 \$55 \$55 \$55 \$55 \$65 \$595 \$120 \$300
Estate Planning		
<ul style="list-style-type: none"> Health Care or Medical Power of Attorney Probate of Small Estate 	<ul style="list-style-type: none"> <i>Paid in Full</i> <i>Paid in Full up to 5 hours</i> 	<ul style="list-style-type: none"> \$55 \$300
Elder Matters		
<ul style="list-style-type: none"> Elder Parent Will Preparation Elder Parent Living Will/Health Care or Advance Directive Elder Parent Durable Financial Power of Attorney Elder Parent Health Care or Medical Power of Attorney Elder Law Matters 	<ul style="list-style-type: none"> Paid in Full Paid in Full Paid in Full Paid in Full Paid in Full 	<ul style="list-style-type: none"> \$80 \$55 \$55 \$55 \$425
Residential Matters		
<ul style="list-style-type: none"> Purchase of Primary Residence Sale of Primary Residence Vacation or Investment Home Purchase/Sale/Refinancing 	<ul style="list-style-type: none"> Paid in Full Paid in Full Paid in Full 	<ul style="list-style-type: none"> \$490 \$365 \$425

• Tenant Dispute	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
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Financial Matters		
• Debt Collection Defense	Paid in Full	\$425
Pre-litigation Defense activities	Paid in Full	\$850
Trial Defense	Paid in Full	\$680
• Foreclosure	Paid in Full	\$680
• Tax Audit	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Repossession Defense	Paid in Full	\$850

Family Matters		
• Separation, Divorce, Civil Annulment Contested Divorce, as defined	Paid in Full up to 28.5 hours subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Post-Divorce Proceedings, as defined	Paid in Full up to 15 hours	\$905
• Domestic Partnership Agreement	Paid in Full	\$320
• Postnuptial Agreement	Paid in Full	\$680
• Prenuptial Agreement	Paid in Full	\$680
• Name Change	Paid in Full	\$255
• Guardianship/Conservatorship	Uncontested: Paid in Full Contested: Paid in Full	\$365 \$765
• Governmental Agency Adoption	Uncontested: Paid in Full Contested: Paid in Full	\$365 \$765
• Stepparent Adoption	Uncontested: Paid in Full Contested: Paid in Full	\$365 \$765
• Child Custody/Support Proceeding Involving Never-Married Parents	Paid in Full up to 10 hours	\$595
• Protection from Domestic Violence	Paid in Full	\$595
• Immigration Assistance	Paid in Full up to 5 hours	\$300

Civil Matters		
• Discounted Contingency Fees	10% discount on state maximum, or a maximum of 29% pre-trial, 36% at trial, or 40% in an appeal	N/A

Criminal Defense		
• Misdemeanor Defense	Paid in Full up to 10 hours	\$905
• Felony Defense	Paid in Full up to 10 hours	\$905
• Adjustments to Probation or Parole	Paid in Full up to 10 hours	\$895

Traffic and Administrative Matters		
• Restraining Order Assistance	Paid in Full up to 10 hours	\$895

GRLE_03B_SCH_PP_TN (202303)

* Managed Case Rules

In cases requiring more attorney time than covered by the standard Participating Attorney maximum fee, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees. Managed Case Rules are also used to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for You by limiting or preventing additional charges that You 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. You should contact the Member Service Center prior to proceeding with an attorney. If You understand from the attorney that there may be additional charges beyond the covered charges under the Policy call the Member Service Center. If You do not contact the Member Service Center prior to proceeding with the attorney, then You 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 their 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 Your responsibility.

GRLE_04B_MCR (202109)

DEFINITIONS

GRLE_05B_DEF (202208)

“CLAIMS ADMINISTRATOR” - means LegalEASE; or its subsidiary.

GRLE_05B_DEF_CA (202208)

“COMPLEX WILL” - means:

- (a) You have a significant net worth and will benefit from tax planning, or
- (b) the estate is subject to current state or federal estate taxation; or
- (c) You own a business that will continue in operation after death; or
- (d) You want to put restrictions on what heirs may do with the property; or

- (e) You want to leave money to someone in a trust because the person cannot manage their own affairs (such as a mentally handicapped child), or
- (f) You want the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example; or
- (g) You think that someone will challenge the will; or
- (h) You want to exclude any lawful dependents.

The inclusion of a pour-over provision in a will does not, by itself, make a will complex.

GRLE_05B_DEF_CW (202208)

“CONTESTED DIVORCE” - refers to a divorce proceeding that:

- (a) requires more than 5 hours of attorney time; and
- (b) involves disputed issues; and
- (c) both parties are represented by an attorney.

GRLE_05B_DEF_CD (202303)

“COVERED FAMILY MEMBER” - means:

- (a) Your Covered Spouse; and
- (b) Eligible Parents; and
- (c) Your and Covered Spouse's unmarried dependent children, including:
 - (1) stepchildren
 - (2) legally adopted children
 - (3) children placed in the home for adoption
 - (4) foster children
- (d) up to age 26

GRLE_05B_DEF_CFM (202208)

“COVERED SPOUSE” - means Your lawful spouse or Domestic Partner at the time the coverage is in effect.

GRLE_05B_DEF_CS (202208)

“DOMESTIC PARTNER” - means Your domestic partner as defined by the jurisdiction in which the Member primarily resides.

GRLE_05B_DEF_DP (202208)

“DURABLE FINANCIAL POWER OF ATTORNEY” - a legal document that allows an individual to appoint another person to manage the individual's finances in the event that they are unable to do so themselves.

GRLE_05B_DEF_DFPOA (202208)

“EFFECTIVE DATE” - means the date Your coverage hereunder begins.

GRLE_05B_DEF_ED (202208)

“ELIGIBLE PARENT” - means the parents and grandparents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.

GRLE_05B_DEF_EP (202208)

“HEALTH CARE OR MEDICAL POWER OF ATTORNEY” - A legal document that allows an individual to appoint another person to make medical decisions in the event the individual is unable to do so themselves.

GRLE_05B_DEF_HCPOA (202208)

“LEGAL PLAN ADMINISTRATOR” - LegalEASE

- (a) its affiliates, officers, directors, employees, and/or
- (b) agents, including third party organizations and their affiliates, officers, directors, employees, and/or
- (c) agents, hired by LegalEASE to perform services under the Policy.

GRLE_05B_DEF_LPA (202208)

“LIVING WILL/ HEALTH CARE OR ADVANCE DIRECTIVE” - A legal document that outlines an individual’s preferences for medical treatment. This document only takes effect when the individual becomes incapacitated and can no longer express their wishes.

GRLE_05B_DEF_LW (202208)

“MEMBER” - refers to the individual who:

- (a) is associated with the Policyholder;
- (b) has either paid a premium or had a premium paid on their behalf; and
- (c) meets the eligibility requirements for Covered Services as defined by the Policyholder.

GRLE_05B_DEF_MEM (202208)

“MEMBER SERVICE CENTER” - means the service location established to assist You in making full use of the coverage.

GRLE_05B_DEF_MSC (202208)

“NON-PARTICIPATING ATTORNEY” - means an attorney

- (a) not contracted by the Legal Plan Administrator
- (b) who is selected and paid by You

to provide covered legal services.

Covered legal services are provided up to the maximum amount shown under the Non-Participating Attorney column of the Schedule.

GRLE_05B_DEF_NPA (202208)

“PAID IN FULL” - means complete payment in full to a Participating Attorney for covered legal services.

GRLE_05B_DEF_PIF (202208)

“PARTICIPATING ATTORNEY” - means an attorney contracted by the Legal Plan Administrator to provide covered legal services. Covered legal services are provided up to the amount shown under the Participating Attorney column of the Schedule.

GRLE_05B_DEF_PA (202208)

“PERSONAL PROPERTY” - means any property that is not Real Property and which does not produce income.

GRLE_05B_DEF_PPROP (202208)

“POLICY” - means the Group Legal Expense Insurance Policy and the Certificate of Coverage.

GRLE_05B_DEF_POL (202208)

“POLICYHOLDER” - means the organization named in the declarations page.

GRLE_05B_DEF_PH (202208)

“PRIMARY RESIDENCE” - means where an individual has resided or intends to reside for twenty (20) - fifty-two (52) weeks or more per year.

GRLE_05B_DEF_PR (202303)

“REAL PROPERTY” - means land and all permanent structures attached thereto.

GRLE_05B_DEF_RP (202208)

“WAITING PERIOD” - means the ninety (90) period after the Effective Date during which certain benefits as shown in the Schedule may not be used. This includes any matter that arises prior to the end of the Waiting Period. Waiting period applies to Members who can enroll for coverage at any time and are not required to enroll during a specified annual open enrollment period.

GRLE_05B_DEF_WP_TN (202303)

“WE”, “US”, “OUR” AND “COMPANY” - means Virginia Surety Company, Inc.

GRLE_05B_DEF_WUOC (202208)

“YOU” AND “YOUR” - means Member.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to You and all Covered Family Members, except as specifically noted below. The following Covered Services are provided when a Participating Attorney is used. The Schedule chart shows the reimbursement schedule when a Non-Participating Attorney is used.

GRLE_06B_CS (202109)

Miscellaneous Law Office Services

Legal Services for any Non-Excluded Legal Matter:

This benefit will cover any legal services to:

- (a) review and/or prepare documents; or
- (b) any other service required on any legal matters not listed as a Covered Service or Exclusion.

This benefit is limited to the maximum number of hours shown on the Schedule per year.

GRLE_06B_CS_B_105 (202109)

Consumer Matters

Document Preparation:

Preparation of any of the following documents:

- (a) Simple Deed (excluding those reviewed or prepared under the real estate benefit)
- (b) Promissory Note
- (c) Installment Sales Agreement
- (d) Simple Affidavit
- (e) General Power of Attorney
- (f) Lease Agreement (for You/Covered Family Member as a tenant only)

This benefit is limited to one use(s) per year per document per Member/Covered Family Member.

GRLE_06B_CS_C_210/220/230/240/250/310/320/330 (202303)

Consumer Dispute:

Consultation or representation in a dispute relating to consumer goods and services (not directly or indirectly related to

- (a) real estate construction or renovation; or
- (b) landlord/tenant disputes).

This benefit is limited to one use(s) per year.

GRLE_06B_CS_C_360 (202303)

Small Claims Court Representation:

Consultation and/or representation for a consumer dispute filed in small claims court. Attorney may not be permitted to attend court hearings in some jurisdictions.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_C_390 (202303)

Personal Property Protection:

Services cover counseling over the phone or in the office on any Personal Property issue, including:

- (a) consumer credit reports;
- (b) contracts for the purchase of Personal Property;
- (c) consumer credit agreements;
- (d) installment sales agreements; or
- (e) pursuing or defending small claims actions.

The benefit includes:

- (a) reviewing personal legal documents and
- (b) preparing promissory notes, affidavits and demand letters.

This benefit is limited to one use(s) per year.
GRLE_06B_CS_C_370 (202303)

Estate Planning

Living Will/Health Care or Advance Directive/Health Care or Medical Power of Attorney:

This benefit covers the preparation of up to 2 of any of the following documents as defined in the Definitions section per Member/Covered Family Member:

- Living Will
- Health Care Directive
- Health Care Power of Attorney
- Medical Power of Attorney

The titles of the above documents may vary by state. When state law allows the information contained in any two or more of the above mentioned documents to be combined into one document, then the benefit covers the preparation of only one document, and cannot be combined to increase the total allowed benefit.

This benefit is limited to one document/set of documents per year per Member/Covered Family Member.

GRLE_06B_CS_D_440/450 (202303)

Probate of Small Estate:

The service of an attorney for the probate of a small estate up to the maximum as shown on the Schedule. The estate must not be subject to current state or federal estate taxation.

GRLE_06B_CS_D_470 (202109)

Elder Matters

Elder Parent Will Preparation:

Preparation of a Simple Will(s) for the Eligible Parent(s). The attorney will:

- (a) prepare the document and
- (b) discuss the legal requirements for signing the will.

This benefit does not cover Complex Wills. For a definition of Complex Wills, please see the Definitions section.

This benefit is limited to one use(s) per year per Eligible Parent.

GRLE_06B_CS_E_401 (202303)

Elder Parent Living Will/Health Care or Advance Directive:

Preparation of a Living Will(s)/Health Care or Advance Directive(s) for the Eligible Parent(s). For a definition of Living Will(s)/Health Care or Advance Directive(s), please see the Definitions section.

The attorney will:

- (a) prepare the document(s) as authorized by state law and
- (b) discuss the legal requirements for signing the Living Will/Health Care or Advance Directive.

The titles of the above documents may vary by state.

This benefit is limited to one document/set of documents per year per Eligible Parent.

GRLE_06B_CS_E_441 (202303)

Elder Parent Durable Financial Power of Attorney:

Preparation of a Durable Financial Power of Attorney(s) for the Eligible Parent(s). For a definition of Durable Financial Power of Attorney(s), please see the Definitions section. The attorney will:

- (a) prepare the document(s) as authorized by state law and
- (b) discuss the legal requirements for signing the Durable Financial Power of Attorney.

The titles of the above documents may vary by state.

This benefit is limited to one document/set of documents per year per Eligible Parent.

GRLE_06B_CS_E_311 (202303)

Elder Parent Health Care or Medical Power of Attorney:

Preparation of a Health Care or Medical Power of Attorney(s) for the Eligible Parent(s). For a definition of Health Care or Medical Power of Attorney(s), please see the Definitions section. The attorney will:

- (a) prepare the document(s) as authorized by state law and
- (b) discuss the legal requirements for signing the Health Care or Medical Power of Attorney.

The titles of the above documents may vary by state.

This benefit is limited to one document/set of documents per year per Eligible Parent.

GRLE_06B_CS_E_451 (202303)

Elder Law Matters:

This service covers counseling You over the phone or in the office on any personal issues relating to the Eligible Parents as they affect You. This benefit includes reviewing documents of the Eligible Parents to advise You of the legal effect on You. The documents include:

- (a) Medicare or Medicaid materials,
- (b) prescription plans,
- (c) leases,
- (d) nursing home agreements,
- (e) powers of attorney,
- (f) living wills and
- (g) wills.

The benefit also includes:

- (a) preparing deeds involving the Eligible Parents when You and/or Covered Spouse is either the grantor or grantee; and
- (b) preparing promissory notes involving the parents when You and/or Covered Spouse is either the payor or payee.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_E_490 (202303)

Residential Matters**Real Estate Sale or Purchase of Primary Residence:**

The services of an attorney for the sale or purchase of a Primary Residence. This service includes:

- (a) the review and/or preparation of closing documents and/or
- (b) attendance by the attorney at closing in situations when it is customary for the attorney to do so.

This benefit does not include services:

- (a) performed by or for a title company, or
- (b) for an attorney acting on behalf of a lending institution.

Home equity loans and the sale or purchase of unimproved or rental properties are not included.

This benefit is limited to one closing(s) per year.

GRLE_06B_CS_F_500/530/550 (202303)

Vacation or Investment Home Purchase, Sale or Refinancing:

The services of an attorney for the:

- (a) purchase,
- (b) sale, or
- (c) refinancing

of a vacation or investment residence which is not the Primary Residence.

This service includes:

- (a) the review and/or preparation of closing documents and/or
- (b) attendance by the attorney at closing in situations when it is customary for the attorney to do so.

This benefit does not include:

- (a) services performed by or for a title company, or

(b) for an attorney acting on behalf of a lending institution.
Home equity loans and the sale or purchase of unimproved properties are not included.
This benefit is limited to one closing(s) per year.
GRLE_06B_CS_F_515 (202303)

Tenant Dispute:

Representation of You as a tenant in a dispute with their landlord. This benefit does not include representation for a tenant in a dispute with other tenants or for a tenant acting in their capacity as sublessee or sublessor.
This benefit is limited to one use(s) per year.
GRLE_06B_CS_F_560 (202303)

Financial Matters

Debt Collection Defense:

The defense of any dispute involving personal (non-business related) debt. This benefit includes:

- (a) correspondence,
- (b) negotiating with creditors to arrange a repayment schedule,
- (c) assistance in limiting harassment by bill collectors, and
- (d) negotiating settlement after a complaint is filed.

This service does not include:

- (a) defense against execution of a court-ordered judgment or
- (b) efforts to vacate or set aside a judgment.

This benefit is limited to one use(s) per year.
GRLE_06B_CS_G_600/620 (202303)

Foreclosure:

Defense of the Member in an action to foreclose on Your Primary Residence.

This benefit is limited to one use(s) per year.
This benefit applies to the Member/Covered Spouse only.
GRLE_06B_CS_G_640 (202303)

Tax Audit:

Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit required by federal and state tax authorities and negotiations relating to it.

This benefit does not include:

- (a) defense against criminal charges nor
 - (b) the defense of civil tax litigation
- in any tax court.

This benefit is limited to one use(s) per year.
GRLE_06B_CS_G_650 (202303)

Repossession Defense:

The defense of any dispute involving the repossession of personal (non-business related) property by a private (non-governmental) party. This benefit includes:

- (a) correspondence,
- (b) negotiating with the opposing party to arrange a repayment schedule,
- (c) assistance in limiting harassment by bill or property repossession collectors,
- (d) negotiating settlement after a complaint is filed, and
- (e) representation at trial, if necessary.

This service does not include:

- (a) defense against execution of a court-ordered judgment or
- (b) efforts to vacate or set aside a judgment.

This service does not include: counter, cross or third-party claims; bankruptcy; any action arising out of family law matters, including support and post-decree matters; or any matter where the creditor is affiliated with the Policyholder.

*This benefit is limited to one use(s) per year.
GRLE_06B_CS_G_660 (202303)*

Family Matters

Separation, Divorce, Civil Annulment:

Legal representation of You for up to the maximum shown on the Schedule in an uncontested separation or civil annulment; consent or default divorce, uncontested divorce or Contested Divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding. A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (a) services in excess of the maximum shown on the Schedule; the Member must pay the attorney's fee for services in excess of the maximum; or (b) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule; or (c) services relative to post-decree representation. A contested separation, divorce or civil annulment requires:

- (a) more than 5 hours of attorney time, and
- (b) involves disputed issues and
- (c) requires that both parties be represented by an attorney.

*This benefit is limited to one use(s) per year (representation seeking or defending against interim order shall constitute a separate use). This benefit applies to the Member and Covered Family Members only for actions not involving the Member as an opposing party.
GRLE_06B_CS_H_710/720/730 (202303)*

Post-Divorce Proceedings:

Legal representation of You for up to the maximum listed on the Schedule in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve:

- (a) significant disputed issues and
- (b) the parties resolve any issues prior to any court supervised proceeding. The benefit for uncontested matters does not provide any coverage of an attorney's fee for: (a) services in excess of the maximum listed on the Schedule; You must pay the attorney's fee for services in excess of the maximum; (b) contested matters in which case You must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule. A contested post-divorce proceeding requires:
 - (a) more than 5 hours of attorney time,
 - (b) involves disputed issues and requires that
 - (c) both parties be represented by an attorney.

This benefit includes custody, support, and alimony proceedings.

*This benefit is limited to one use(s) per year. This benefit applies to the Member and Covered Spouse only for actions not involving the Member as an opposing party.
GRLE_06B_CS_H_733 (202303)*

Domestic Partnership Agreement:

The service covers the preparation of a domestic partnership agreement by You and Your partner. Representation is provided only to You. The spouse/partner must have separate counsel or must waive representation.

*This benefit is limited to one use(s) per year.
GRLE_06B_CS_H_735 (202303)*

Postnuptial Agreement:

This service covers the preparation of an agreement by You and Your spouse/partner after Your marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to You. The spouse/partner must have separate counsel or must waive representation.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_H_737 (202303)

Prenuptial Agreement:

This service covers the preparation of an agreement by You and Your fiancé/partner prior to Your marriage or legal union (where allowed by law), outlining how property is to be divided in the event of:

- (a) separation,
- (b) divorce or
- (c) death of a spouse.

Representation is provided only to You. The fiancé/partner must have separate counsel or must waive representation.

This benefit is limited to one use(s) per year.

This benefit applies to the Member only.

GRLE_06B_CS_H_705 (202303)

Name Change:

Services required to accomplish a legal name change for You/Covered Family Member.

This benefit is limited to one use(s) per year per Member/Covered Family Member.

GRLE_06B_CS_H_740 (202303)

Guardianship/Conservatorship:

Services required to establish You/Covered Family Member as the guardian(s) or conservator(s) of a family member of either You or Covered Spouse another. This benefit does not include fees for a court-appointed attorney for the child/conservatee.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_H_750 (202303)

Government Agency/Stepparent Adoption:

Legal representation up to the maximum shown in the Schedule in a:

- (a) governmental agency or
- (b) stepparent adoption.

An uncontested adoption does not involve significant disputed issues.

This benefit does not include: (a) contested termination of parental rights; (b) fees for a court-appointed attorney for the child; or (c) adoptions(s) made through any agency other than a governmental agency.

A contested adoption requires:

- (a) more than 5 hours of attorney time and
- (b) involves disputed issues.

If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule, or if the adoption becomes contested, then coverage will terminate and You will be responsible for any additional legal fees.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_H_760/770 (202303)

Child Custody/Support Proceeding Involving Never-Married Parents:

Legal representation up to the maximum shown in the Schedule in a child custody/support proceeding. This service covers You only and/or Covered Family Member, when there is an issue of child custody/support of a child parented by a person with You/Covered Family Member, but never married to You/Covered Family Member.

This service covers:

- (a) representation to obtain a support order, including all required paperwork and
- (b) attendance at all court appearances.

The service does not include:

- (a) representation in suits for damages,
- (b) defense of any action,
- (c) representation for the opposing parent, or
- (d) any paternity proceeding.

If the amount of an attorney's time for an uncontested or contested child custody/support proceeding exceeds the maximum shown in the Schedule, then coverage will terminate and You will be responsible for any additional legal fees.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_H_731 (202303)

Protection from Domestic Violence:

Services needed to assist You in obtaining a protective order arising from a domestic violence or abuse matter, including:

- (a) all required paperwork and
- (b) attendance at all court appearances.

This benefit does not include:

- (a) representation in suits for damages,
- (b) defense of any action, or
- (c) representation of the offender.

This benefit is limited to one use(s) per year.

This benefit applies to the Member only.

GRLE_06B_CS_H_746 (202303)

Immigration Assistance:

This service covers:

- (a) advice and consultation,
- (b) preparation of affidavits and powers of attorney,
- (c) review of any immigration documents, and
- (d) helping You prepare for hearings.

This benefit also extends to Your Covered Family Members and non-covered family members, including Your parent, sibling, grandchild(ren), and other family members acting as a custodian of Your child(ren) who are attempting to become US citizens in the manner prescribed by law.

This benefit is limited to proceedings involving one covered immigration applicant(s) per year.

GRLE_06B_CS_H_790 (202303)

Civil Matters

Discounted Contingency Fees:

Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is Your responsibility to pay this fee and all costs.

(a) When state laws set contingency fees: Lesser of 10% less than state law maximum fee or the Participating Attorney's usual fee.

(b) When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.

Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.

GRLE_06B_CS_I_840 (202303)

Criminal Defense

Misdemeanor Defense:

Defense of You in connection with criminal misdemeanor charges (not associated with any felony charge. This benefit does not include defense of moving traffic violations. This benefit does not include juvenile matters. This benefit cannot be used for expungements of misdemeanor convictions. This benefit does not include employment related misdemeanors. This benefit does not include misdemeanors relating to a commercial driver's license. This benefit does not include adjustments to probation or parole.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_J_920 (202303)

Felony Defense:

Defense of You in connection with criminal felony charges. This benefit does not include defense of moving traffic violations. This benefit does not include employment related DUI/DWI charges. This benefit does not include expungements of felony convictions. This benefit does not include adjustments to probation or parole.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_J_924/930 (202303)

Adjustments to Probation or Parole:

Services needed to seek an adjustment to probation or parole which was placed on You as part of Your conviction or plea related to a criminal misdemeanor charge. This benefit does not include defense of the criminal misdemeanor and/or felony charges. This benefit does not include adjustments to probation or parole requirements related to the conviction or plea relating to a juvenile matter or an employment related misdemeanor/felony or misdemeanor/felony involving a commercial driver's license. This benefit cannot be used for expungements of convictions.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_J_925 (202303)

Traffic and Administrative Matters

Restraining Order Assistance:

Services needed to obtain a temporary restraining order during regular court hours. This benefit includes:

- (a) consultations,
- (b) review or
- (c) preparation of documents.

This benefit applies only to You and/or Covered Family Members for actions not involving You or other Covered Family Members as an opposing party.

This benefit is limited to one use(s) per year.

GRLE_06B_CS_K_926 (202303)

OBTAINING BENEFITS**Claim for Benefits**

1. You should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. You/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided. The Member Service Center will assign a Participating Attorney to provide services relative to the matter. If You/Covered Family Member has a Non-Participating Attorney they would prefer to work with, they must notify the representative of their intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will provide a claim form within fifteen (15) days of notice. The Legal Plan Administrator may elect to offer to negotiate with the attorney on their behalf, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate. Failure to submit a claim to the Member Service Center within sixty (60) days or as soon as reasonably possible following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule.
3. You must remain enrolled and continue to pay premium hereunder for services to be requested.
4. Upon completion of a Covered Service, You/Covered Family Member may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and You/Covered Family Member will be responsible for all legal fees.

5. If You/Covered Family Member pay for pre-authorized services provided by a Non-Participating Attorney, You must submit:
 - (a) a reimbursement form (provided by Member Service Center) accompanied by an original itemized bill,
 - (b) proof of payment and
 - (c) supporting documentation sufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees. Benefits provided are subject to the maximum as shown in the Schedule.

6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by:
 - (a) law,
 - (b) court rule, or
 - (c) contract,at the attorney's customary or prevailing rate. If You/Covered Family Member receive reimbursement of attorney's fees, then You/Covered Family Member agree to reimburse Us for payments issued.

Disputes Between Members or Covered Family Members

In the event that You and Your Covered Family Member(s) are involved as adversaries in a dispute that is a Covered Service, only You will be covered.

If two or more Covered Family Members are involved in a dispute that is otherwise covered, no coverage will be provided.

If two or more Members are involved as adversaries in a dispute that is a Covered Service, separate coverage for each Member will be provided.

GRLE_07B_OB (202109)

EXCLUSIONS

The following benefits are excluded:

- (a) Appellate court proceedings.
- (b) Class actions.
- (c) Interventions.
- (d) Malpractice proceedings.
- (e) Actions in which punitive damages are being sought.
- (f) Derivative actions and amicus curiae filings.
- (g) The preparation and filing of:
 - (1) individual, partnership or estate tax returns;
 - (2) appellate or administrative proceedings related to tax returns;
 - (3) 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.

(h) Matters relating to: securities, trademark or patent matters; business or commercial interests, including, but not limited to the following:

- (1) professional, partnership and/or corporate matters;
- (2) matters arising out of Your/Covered Family Member's role as an officer or director of an organization;
- (3) matters involving the law or laws of jurisdictions other than the United States and its territories except as specifically described under Covered Services;
- (4) any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services;
- (5) farm related issues;
- (6) matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. A multi-family residence, whether or not used by You/Covered Family Member as their Primary Residence, is deemed an investment or income-producing property.

(i) Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

(j) Matters that the attorney deems frivolous, spurious, harassing, or unethical or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

(k) Costs associated with covered legal services. This includes but not limited to the following:

- (1) all fines,
- (2) court costs,
- (3) penalties,
- (4) sanctions,
- (5) expert witness fees,
- (6) bonds,
- (7) bail bonds,
- (8) attorney fees awarded as part of a judgment,
- (9) exhibits,
- (10) deposition costs,
- (11) filing fees,
- (12) transcripts,
- (13) postage,
- (14) telephone,
- (15) photocopying,
- (16) recording fees,
- (17) messengers,
- (18) judgments,
- (19) jury fees,
- (20) court reporter fees,
- (21) investigative costs,
- (22) mediator or arbitrator fees.

This also includes and all other incidental and out-of-pocket legal and litigation costs.

(l) Any services on behalf of a Covered Family Member against the interests of the Member.

(m) Any employment-related matter. This includes, but is not limited to the following:

- (1) any dispute involving:
 - Your employer or its affiliates,
 - their officers or directors,
 - Your employee benefit plans,
 - credit unions,
 - programs or arrangements sponsored by an employer, or

- (2) (cases involving
- workers' compensation,
 - unemployment compensation,
 - sex harassment, and
 - age discrimination.

(n) Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents:

- (1) any person or entity involved in the sale, marketing, administration or other processes related to the Policy;
- (2) Legal Plan Administrator or its subsidiaries;
- (3) Claims Administrator or its subsidiaries;
- (4) Policyholder;
- (5) Your employer;
- (6) Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer;
- (7) or
- (8) any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy or to any services rendered by any Participating or Non-Participating attorney in any legal matter.

(o) Except for consultation, the Policy will not provide benefits in connection with pre-existing matters. Pre-existing matters include any matter where You/Covered Family Member are on notice:

- (1) as to a pending legal dispute or
- (2) has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.

(p) The Policy does not allow benefits listed under the Covered Services section to be combined for one legal matter.

(q) Where there are specific hours or dollar amounts provided in the Policy, or where a maximum is set under the Managed Case Rules, You will be responsible for all attorney fees incurred which exceed the maximum. Additional exclusions related to each benefit are included in the Covered Services.

GRLE_08B_EXCL (202109)

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the state Supreme Court and the state bar association of the state(s) where they are licensed to practice. You/Covered Family Member have the unrestricted right to choose an attorney. Your/Covered Family Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in:

- (a) the attorney-client relationship or
- (b) in the attorney's independent exercise of their professional judgment.

Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.

You/Covered Family Member shall authorize the Participating Attorney to provide the Legal Plan Administrator with:

- (a) information and
 - (b) supporting documentation
- on the number and type of services provided.

By using legal services benefits that are provided under the Policy, You/Covered Family Member agree that neither:

(a) We,

(b) nor the Policyholder,

(c) nor any other person

involved in the marketing or administration of the Policy, shall have any liability for the:

(a) acts,

(b) errors or omissions

of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If the Member/Covered Family Member already has an attorney, they may prefer to use them as a Non-Participating Attorney. To do so, You must first contact the Member Service Center and notify the representative of Your intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will send You a claim form which must be completed and returned in order to request reimbursement. Your reimbursement will be based on the reimbursement schedule shown under the Non-Participating Attorney column of the Schedule. If a Member/Covered Family Member has a Non-Participating Attorney they would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on their behalf, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require You/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, You/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

You may call the Member Service Center to obtain a definition or explanation of any term used herein.

Coverage Territory

The coverage territory includes the United States and United States territories.

Premium Refund Provision

In the event that:

(a) the premium mode is other than monthly and

(b) the Group Policy is terminated or

(c) the Member elects to terminate the coverage,

a pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If You/Covered Family Member are entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

Termination and Cancellation of Coverage

Coverage provided shall terminate upon the first of the following to occur:

- (a) Cancellation or termination of the Group Policy;
- (b) If applicable, the Member fails to re-enroll;
- (c) The Member is no longer associated with Policyholder; or
- (d) The Member fails to remit premium when due, subject to the statutory grace period.

Coverage provided to a Covered Family Member of a Member shall terminate upon the first of the following to occur:

- (a) The Member's coverage is cancelled or terminated; or
- (b) The time family member ceases to qualify as a Covered Family Member as defined in the Definitions section.

Coverage provided to an Eligible Parent of a Member shall terminate upon the first of the following to occur:

- (a) The Member's coverage is cancelled or terminated; or
- (b) The time family member ceases to qualify as an Eligible Parent as defined in the Definitions section.

When coverage for a Member/Covered Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member/Covered Family Member and the Participating Attorney shall be outside the scope and coverage of the Policy. The Participating Attorney shall not be obligated to provide any benefits under the Policy and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member/Covered Family Member and the attorney. If such an agreement is not entered into, then the Participating Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if You/Covered Family Member have:

- (a) intentionally concealed or misrepresented any material fact or circumstances or
- (b) been involved in any illegal activity related to the Policy or claim.

We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

Portability

You may continue this insurance by electing the option of portability when You no longer qualify as an employee of the Policyholder or a Member of the group to which the Group Policy is issued.

You must apply for portability within sixty (60) days of this disqualifying event and make arrangements for premium payment. Portability coverage will take effect, subject to payment of the initial premium, as of the date Your coverage under the Group Policy terminates. Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for You under the Group Policy.

Waiver of Premium

Upon the death of the Member, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.

Upon You being called to active duty for a period of more than thirty (30) consecutive days for the purposes of:

- (a) military service or
 - (b) responding to a declared national emergency,
- coverage for the Covered Family Members will continue, without the payment of premium, for:

- (a) the length of Your absence and
- (b) for so long as You remain eligible for benefits through the Policyholder.

Conformed to Statute

Any terms herein that conflict with the statutes of the jurisdiction where issued are amended to conform to the statutes.

Assignment of Benefits

The benefits provided herein are not assignable.

GRLE_09B_GENP_CERT (202303)

Virginia Surety Company, Inc.
A Stock Company
175 West Jackson Blvd., Chicago, IL 60604

MANDATORY AMENDATORY ENDORSEMENT - TENNESSEE

Policy Number:	2100290
Policyholder:	HCA Healthcare
Plan Sponsor:	N/A
Policy Effective Date:	01/01/2025
Policy Anniversary Date:	01/01/2028
Endorsement Effective Date:	01/01/2025

This endorsement is made a part of the Certificate of Coverage to which it is attached. This endorsement is subject to all of the provisions and limitations of the Certificate of Coverage. If there is a conflict between the Certificate of Coverage and the endorsement, the terms of the endorsement will govern.

Under OBTAINING BENEFITS, Claim for Benefits, item 1 is deleted and replaced with the following:

1. Members should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. The Member/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided. The Member Service Center will assign a Participating Attorney to provide services relative to the matter. Failure to notify the Member Service Center within thirty (30) days following consultation with an attorney may result in a denial of benefits. The claim will not be denied if:
 - a. it can be shown that it was not possible within reason to submit notice within the 30 day period; and
 - b. it is further shown that notice was given as soon as reasonably possible.



COVERED SERVICES

The following is a list of Covered Services available, in addition to the services described in your Certificate of Coverage.

INITIAL LEGAL CONSULTATIONS

Initial Legal Consultations with plan attorneys. Any legal problem is discussed with you for up to 1/2 hour.

- No charge for each consultation with plan attorney
- Unlimited number of initial consultations
- Your choice - each consultation can be:
 - In person with plan attorney
 - By phone with plan attorney
 - Online with plan attorney

SIMPLE OR LIVING WILL

Prepared for eligible family members, one per plan year.

- No additional charge for you or your spouse
- Covers annual update of will each year enrolled

DOCUMENT REVIEW

No charge for three document reviews (6 pages per document) per year

DISPUTE RESOLUTION CALLS/LETTERS

Up to 3 separate matters per year at no additional charge to attempt to resolve legal disputes without a lawsuit.

SPECIAL HOURLY RATES

If legal representation is needed, member receives special plan discounted hourly rates as part of plan membership – **plan rate of \$125.00 per hour** (Average attorney hourly rates in the USA are \$250+). Rates are for all covered services that may not have a special rate, coverage or no cost attached to them as outlined in these documents

GUARANTEED LOW FLAT RATES

These matters have specific definitions and this document defines each service.* When you need to utilize one of the below flat rate benefits, the special flat rate listed below is all that you pay for the attorney’s time. Other fees, such as filing fees, are not included. Please see definitions for a full description.

Your cost for these plan benefits includes:

- Traffic Ticket Defense**\$89.00**
- Bankruptcy Chapter 7**\$250.00**
- Will w/ Minor Trust.....**\$170.00**
- Divorce (Simple).....**\$210.00**
- Corporation (Regular)**\$239.00**

*If your matter does not fit into these specific definitions, the Guaranteed Plan Rate for these services will apply.

FINANCIAL COUNSELING

Take advantage of our comprehensive financial counseling services, all at no additional cost.

Telephone consultations

- Unlimited number of consultations
- One half hour per new topic
- Personal financial tune-up
- Preparing a budget
- Reviewing credit options

Internet/Online Services

- Interactive website calculators
- Complete online discussion of financial concepts
- Additional online legal library of credit and collection information

PERSONAL BUDGET PREPARATION AND ASSISTANCE

Get expert help when preparing a personal budget through telephone or online services.

- | | |
|---|---|
| <ul style="list-style-type: none">• Unlimited number of consultations• One half hour per new topic• Receive help in the preparation of a personal family budget• Complete debt chart with counselor• Understanding solutions for credit problems• Getting relief from creditors/collection agency harassment• Consider debt consolidation | <ul style="list-style-type: none">• Unlimited number of consultations• One question per submission• Provide information about saving money, paying off debt• Review certain credit rights• Obtain assistance in resolving credit issues• Complete debt chart with counselor• Organize assets/expenses• Understanding solutions for credit problems |
|---|---|

IDENTITY THEFT COACHING

Enjoy peace of mind with identity theft coaching and assistance in the event that your identity is compromised. This program is included as part of your legal benefits at no additional charge.

If an ID theft coach determines that attorney assistance is necessary, you will be referred to a local practicing attorney with related experience. You will receive up to a thirty-minute consultation and \$125.00 attorney hourly rate.

Restoration Coaching Assistance

If you become a victim of ID Theft, and an ID Theft coach discovers it necessary for the assistance of an attorney, you will be referred to a local practicing network attorney that has experience in these types of issues. You will receive up to a thirty-minute consultation and \$125.00 attorney hourly rate, if an hourly rate is quoted.

ID Theft Service Benefits

- | | |
|--|---|
| <ul style="list-style-type: none">• Coaching to help guide you through the stresses of ID theft and the road to recovery• Personal recovery kit to walk you step-by-step through the process of recovery• Simple recovery letter preparation by plan attorney• Review of necessary recovery legal documents (up to 6 pages) | <ul style="list-style-type: none">• Help reviewing ID theft matter needs, including assistance reviewing and finding needed documents, identity theft centers, and related legal advice and assistance• Up to a 30 minute in office or telephone consultations with local network attorney |
|--|---|

DEFINITIONS OF COVERAGE

BANKRUPTCY CHAPTER 7 includes preparation of the petition, documents, and schedules. Filing fees, court appearances and costs are additional. Attorneys have the option to offer you a single fixed rate which would include the basic fixed fee plus costs, court time, and expenses.

CORPORATION (REGULAR) includes preparation of the incorporation documents, articles of incorporation, by laws, and minutes. Does not include filing fees, costs or a corporate kit. Any extended work for the new corporation is not eligible for family plan discounts.

DIVORCE (SIMPLE) is when the plan member's spouse is not represented by separate counsel and all issues are agreed to without aid of counsel. This does not include court appearances, the filing or preparation of documents affecting property or costs, or marital settlement agreements or separation agreements.

NON-COMMERCIAL REAL ESTATE CLOSING includes reviewing purchase or sale agreements, one hour of telephone consultation, and a one-hour appearance at closing for the purchase or sale of residential real estate not used for business or investment purposes. Title policy, other documentation, and extended consultation (if any) is an additional charge.

NON-SUPPORT (SPOUSE/CHILD) includes the preparation for and the attendance at a single hearing for judgments or contempt citations for non-payment of alimony, child support or maintenance and one hour of collection efforts after the hearing. Preparation does not include obtaining or discovering evidence, extended court time, and extended collections work.

SIMPLE WILL (NO CHARGE WILL) a will distributing personal property and homestead generally and not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxy, or partitions.

WILL WITH SIMPLE MINOR'S TRUST a simple will with a minor's trust for the surviving minor children of the plan member. This will is eligible for the guaranteed low fixed fee. It does not cover other kinds of trusts, complex tax matters, administration or estate planning. These additional estate planning matters can be handled under the guaranteed low hourly rate.

COMPLEX WILL means the member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation, the member owns a business that will continue in operation after death, the member wants to put restrictions on what heirs may do with the property, the member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or wants the property to be managed by a trustee for a period of time past the child's age of majority, to age 25 or 30, for example, the member thinks that someone will challenge the will, and/or the member wants to exclude any lawful dependents.

TRAFFIC DEFENSE generally includes the preparation of court documents and attendance at a one-time only court hearing to settle the issue. Does not include court costs, fines, additional hearings or other related expenses. Does not apply in jurisdictions that consider traffic offenses to be criminal matters.