

FAMILY LEGAL PROTECTION PLAN

		Network	
↻	ADVICE AND CONSULTATION	IN	OUTSIDE
	Office Consultation	Fully Covered	
	Employee-Members can use this benefit to confidentially discuss their personal legal problems with an in-network or out-of-network attorney. All personal legal problems are covered under the plan except any legal matters that are excluded under Exclusions. It is the Member's choice of whether to have an in-person or over the phone consultation with the attorney. During this consultation the attorney will examine a Member's legal rights, discuss their options and in many cases suggest a particular option. If the benefit is a covered benefit, the Member is entitled to representation as defined by the plan benefit without charge for the services rendered by the attorney. If an attorney recommends representation, but the matter is not a specific covered benefit, the attorney [if he or she is a Plan Attorney] will offer representation at a discounted hourly rate as defined in the Plan – (25% discount off the attorney's hourly rate unless otherwise stated in the member's booklet) – and the Member will be free to decide to have the attorney represent them at the fees [less the discount] specified by the attorney. Consultations are not restricted, but the plan does not contemplate a Member having continuing access to an attorney to help the Member represent themselves in a matter.		
	Telephone Advice	Fully Covered	
	(The same definition for Office Consultation above applies)		
↻	CONSUMER PROTECTION MATTERS	IN	OUTSIDE
	Consumer Protection Matters	25% Plan Discount Rate	
	Employee-Members can use this benefit as plaintiff for representation in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction. This service does not include disputes over real estate, construction, landlord/tenant dispute or renovation, or collection activities after a judgment.		
	<ul style="list-style-type: none"> • Correspondence and Negotiation • Filing of Suit, Ending in Settlement or Judgment 		
	Personal Property Protection	25% Plan Discount Rate	
	Employee-Members can use this benefit to receive counseling over the phone or in the office on any personal property issue such as contracts for the purchase of personal goods or services, consumer credit report issues, consumer or installment credit agreements. Consultations on filing or defending small claims actions is also included. Members can also use this benefit to have any personal legal documents promissory notes, time shares or affidavit.		
	Small Claims Assistance	25% Plan Discount Rate	
	Employee-Members can use this benefit for prosecuting or defending a consume dispute in small claims court; helping the Member prepare documents; advising the Member on evidence, documentation and witnesses; and preparing the Member for a trial. This benefit does not include any Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.		
↻	DEFENSE OF CIVIL LAWSUITS	IN	OUTSIDE
	Employee-Members can use this benefit in defense of a civil lawsuit or lawsuit-initiated arbitration before a municipal, county, state or federal trial court of general jurisdiction. It does not apply where services are available or are being provided pursuant to an insurance policy. It does not include post judgment matters, matters with criminal penalties or litigation of a job-related incident. Under this benefit, services do not include bringing counter, third party or cross claims.		
	Negotiation and Settlement	25% Plan Discount Rate	
	Trial	25% Plan Discount Rate	
	Incompetency Defense	25% Plan Discount Rate	
	Employee-Members can use this benefit in the defense of any incompetency action, including court hearings when there is a proceeding to find the Member incompetent.		
	<ul style="list-style-type: none"> • Negotiation and Settlement • Trial 		

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↻	DOCUMENT PREPARATION AND REVIEW	IN	OUTSIDE
	Affidavits	25% Plan Discount Rate	
	Employee-Members can use this benefit for the preparation of any affidavit in which the Member is the person making the statement.		
	Powers of Attorney	25% Plan Discount Rate	
	Employee-Members can use this benefit for the preparation of any needed power of attorney.		
	Deeds	25% Plan Discount Rate	
	Employee-Members can use this benefit for the preparation of any deed for which the Member is either the grantor or grantee.		
	Document Review	25% Plan Discount Rate	
	Employee-Members can use this benefit for the review of any personal legal document of the Member, such as letters, leases or purchase agreements.		
	Elder Law Matters	25% Plan Discount Rate	
	Employee-Members can use this benefit on any personal issues relating to the Member's parents or their covered spouse's parents. The benefit includes reviewing documents of the parents to advise either the Member, their covered spouse or the parents who are having the issue about the legal consequences of the issue. The documents include Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. The benefits also include preparing deeds involving the parents whether or not the Member or spouse is either the grantor or the grantee; and preparing promissory notes involving the parents. Members and covered spouses are also entitled to additional benefits enumerated in the Booklet concerning their elder parents.		
	Mortgages	25% Plan Discount Rate	
	Employee-Members can use this benefit to cover the preparation of any mortgage or deed of trust for which the Member is the mortgagor.		
	Notes	25% Plan Discount Rate	
	Employee-Members can use this benefit to cover the preparation of any promissory note for which the Member is the payor or payee.		
↻	ESTATE PLANNING DOCUMENTS	IN	OUTSIDE
	Employee-Members can use this benefit for the preparation of revocable and irrevocable living trusts for the Member. It does not include tax planning or services associated with funding the trust after it is created.		
	Individual	25% Plan Discount Rate	
	Member and Spouse	25% Plan Discount Rate	
	Living Wills	Fully Covered	
	Employee-Members can use this benefit for the preparation of a living will for the Member.		
	<ul style="list-style-type: none"> • Individual • Member and Spouse • Elder parents of either Member and/or Spouse 		
	Healthcare Powers of Attorney	Fully Covered	
	Employee-Members can use this benefit for the preparation of any power of attorney when the Member is granting the power.		
	<ul style="list-style-type: none"> • Individual • Member and Spouse 		

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↻ ESTATE PLANNING DOCUMENTS (CONTINUED)		IN	OUTSIDE
Wills and Codicils (Including Simple Support Trust for Minor Children)		Fully Covered	
Employee-Members can use this benefit for the preparation of a simple or complex will for the Member. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning.			
<ul style="list-style-type: none"> • Individual • Member and Spouse 			
Employee-Members can use this benefit for the purpose of establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is appointed as guardian or conservator. It includes obtaining a guardianship or conservatorship, gathering any necessary medical evidence, preparing paperwork, attending a hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, or any annual accountings after the initial accounting.			
↻ FAMILY LAW		IN	OUTSIDE
Dissolution of Marriage, Separation, Annulment			
Employee-Members can use this benefit for legal services and court work in a state or federal court for a divorce, legal separation or a civil annulment of marriage for the Plan Member and spouse. This benefit includes payment of attorney fees incurred in the preparation, review and negotiation of a Qualified Domestic Orders [QDROS].			
Uncontested divorce - Advice, negotiation, office work and representation at final court hearing.		\$210.00 Flat Fee; No waiting period	
Contested divorce - Advice, negotiation, office work and representation at court hearings.		25% Plan Discount Rate	
Child Custody		25% Plan Discount Rate	
Employee-Members can use this benefit for legal services and court work in a state or federal court for child custody as part of a divorce proceeding or a modification to a custody order in a previous divorce decree for the Plan Member and spouse.			
<ul style="list-style-type: none"> • Uncontested divorce - Advice, negotiation, office work and representation at final court hearing. • Contested divorce - Advice, negotiation, office work and representation at court hearings. 			
Child Support		25% Plan Discount Rate	
Employee-Members can use this benefit for legal services and court work in a state or federal court for child support as part of a divorce proceeding or a modification to a custody order in a previous divorce decree for the Plan Member and spouse.			
<ul style="list-style-type: none"> • Uncontested divorce - Advice, negotiation, office work and representation at final court hearing. • Contested divorce - Advice, negotiation, office work and representation at court hearings. 			
Alimony		25% Plan Discount Rate	
Where applicable Employee-Members can use this benefit for legal services and court work in a state or federal court for child support as part of a divorce proceeding or a modification to a custody order in a previous divorce decree for the Plan Member and spouse.			
<ul style="list-style-type: none"> • Uncontested divorce - Advice, negotiation, office work and representation at final court hearing. • Contested divorce - Advice, negotiation, office work and representation at court hearings. 			
Adoption		25% Plan Discount Rate	
Employee-Members can use this benefit for legal services in a US government agency proceedings for an adoption for the Plan Member and spouse. This benefit extends to a Step-Parent adoption proceeding.			
<ul style="list-style-type: none"> • Uncontested • Contested 			

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↩ FAMILY LAW (CONTINUED)		IN	OUTSIDE
	Guardianship or Conservatorship	25% Plan Discount Rate	
	Employee-Members can use this benefit for the purpose of establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is appointed as guardian or conservator. It includes obtaining a guardianship or conservatorship, gathering any necessary medical evidence, preparing paperwork, attending a hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, or any annual accountings after the initial accounting.		
	<ul style="list-style-type: none"> • Uncontested 		
	<ul style="list-style-type: none"> • Contested 		
	Name Change	\$155.00 Flat Fee	
	Employee-Members can use this benefit for all necessary pleadings and court hearings for a legal name change.		
	Protection from Domestic Violence	25% Plan Discount Rate	
	Employee-Members can use this benefit when the Member only is the victim of domestic violence and is seeking a divorce, separation or civil annulment. It provides the Member with representation to obtain a protective order, including all required paperwork and attendance at all court appearances. This benefit does not include representation in suits for damages, defense of any action, or representation for the offender and does not include a spouse or dependents.		
↩ FINANCIAL MATTERS		IN	OUTSIDE
	Debt Collection Defense	25% Plan Discount Rate	
	Employee-Members can use this benefit for an attorney's services for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection, tax agency debt collection, repossession or garnishment, up to and including trial if necessary. It does not include vacating a judgment; counter, cross or third party claims; bankruptcy, any action arising out of family law matters including support and post decree issues; or any matter where the creditor is affiliated with the sponsor or employer.		
	<ul style="list-style-type: none"> • Negotiation and Settlement 		
	<ul style="list-style-type: none"> • Trial 		
	IRS Collection Defense	25% Plan Discount Rate	
	Employee-Members can use this benefit for an attorney's services for a legal defense against collection actions initiated by the Internal Revenue Service. It does not include vacating a judgment; counter, cross or third party claims; bankruptcy, or any action arising out of family law matters including support and post decree issues.		
	<ul style="list-style-type: none"> • Negotiation and Settlement 		
	<ul style="list-style-type: none"> • Trial 		
	Identity Theft Defense	25% Plan Discount Rate	
	Employee-Members can use this benefit for consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of the identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides the Member with online help and information about identity theft and prevention. It 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 Sponsor or Employer. Employee-Members are also entitled to additional identity Theft benefits set forth in this Booklet.		

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		Network	
↻ FINANCIAL MATTERS (CONTINUED)		IN	OUTSIDE
	Personal Bankruptcy - Chapter 7 or 13	\$750.00 Flat Fee; No waiting period	
	Employee-Members can use this benefit the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt.		
	<ul style="list-style-type: none"> • Chapter 7 Individual or Member/Spouse • Chapter 13 Individual or Member/Spouse 		
	Foreclosure	25% Plan Discount Rate	
	Employee-Members can use this benefit the Plan Member and spouse in foreclosure proceedings related to primary residence, the preparation and filing of an opposition to a foreclosure proceeding/petition, and representation at all court hearings and		
	<ul style="list-style-type: none"> • Negotiation and Settlement • Court Proceedings 		
	Tax Audit Representation	25% Plan Discount Rate	
	Employee-Members can use this benefit reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Member's tax return; negotiation with the agency; advising the Member on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.		
	<ul style="list-style-type: none"> • Negotiation and Settlement • Audit Hearing 		
↻ IMMIGRATION		IN	OUTSIDE
	Immigration Assistance	25% Plan Discount Rate	
	Employee-Members can use this benefit advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents, and helping the Member prepare for hearings.		
↻ JUVENILE MATTERS		IN	OUTSIDE
	Juvenile Court Defense	25% Plan Discount Rate	
	Employee-Members can use this benefit the defense of a Plan Member and Plan Member's dependent child in any juvenile court matter, excluding any felony matter, provided there is no conflict of interest between the Plan Member and child. In that event, this service provides an attorney for the Plan Member only including services for Parental Responsibility.		
	<ul style="list-style-type: none"> • Negotiation and Settlement • Trial 		
↻ PERSONAL INJURY		IN	OUTSIDE
	Personal Injury (25% Network Maximum)	25% Network Maximum	
	Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Member is the plaintiff) at a maximum fee of 25% of the gross award. It is the Member's responsibility to pay this fee and all costs.		
↻ PROBATE		IN	OUTSIDE
	Small Probate	25% Plan Discount Rate	
	The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation) up to two hours. Services continuing beyond two hours, if needed, are provided at a 25% discount off Plan Attorneys' customary fees.		

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REAL ESTATE MATTERS		IN	OUTSIDE
Boundary or Title Disputes		25% Plan Discount Rate	
Employee-Members can use this benefit for negotiations and litigation arising from the defense of boundary or title disputes involving a Member's primary residence, where coverage is not available under the Member's homeowner or title insurance policies.			
<ul style="list-style-type: none"> • Negotiation and Settlement • Trial 			
Eviction and Tenant Problems		25% Plan Discount Rate	
Employee-Members can use this benefit the Member as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. Employee-Members can use this benefit matters involving the Member's primary residence only. It does not include representation in disputes with other tenants.			
<ul style="list-style-type: none"> • Correspondence and Negotiation • Eviction Trial Defense 			
Security Deposit Assistance		25% Plan Discount Rate	
Employee-Members can use this benefit counseling the Member as a tenant in recovering a security deposit from the Member's residential landlord for the Member's primary residence; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit. It also covers assisting the Member in prosecuting a small claims action; helping prepare documents; advising on evidence, documentation and witness; and preparing the Member for the small claims trial. The service does not include the Plan Attorney's attendance or representation at the small claims trial, collection activities after a judgment or any services relating to post-judgment actions.			
<ul style="list-style-type: none"> • Demand Letter/Negotiation • Counseling on Preparing Small Claims Complaint and Trial Preparation 			
**No service, including advice and consultations, will be provided for 1) appeals and class actions; 2) tax preparation or litigation; 3) patent, trademark and copyright matters; 4) farm and business matters, including rental issues when the participant is the landlord; 5) services which are paid for by a government agency, organization or insurance company; 6) frivolous or unethical matters; 7) costs and fines; 8) services on behalf of a Family Member against the interests of the Member; 9) employment-related matters, including company or statutory benefits; 10) matters involving the employer, Plan Administrator, underwriter and affiliates, and plan attorneys; 11) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above. As with any insurance coverage some limitations apply. Please review Policy for complete details.			
Home Equity Loan for Primary Residence		25% Plan Discount Rate	
Employee-Members can use this benefit the review of a home equity loan on the Member's primary residence.			
Refinancing of Home (Primary Residence)		25% Plan Discount Rate	
Employee-Members can use this benefit for the review or preparation, by an attorney representing the Member, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Member's primary residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.			

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		Network	
➡ REAL ESTATE MATTERS (CONTINUED)		IN	OUTSIDE
Sale or Purchase of Home (Primary Residence)		\$175.00 Flat Fee	
Employee-Members can use this benefit for the review or preparation, by an attorney representing the Member, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation) which are involved in the purchase or sale of a Member's primary residence or a vacation property to be used for building a primary residence. The benefit also includes attendance of the attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.			
		Network	
➡ TRAFFIC OFFENSES		IN	OUTSIDE
Restoration of Driving Privileges		25% Plan Discount Rate	
Employee-Members can use this benefit for representation in proceedings to restore the Member's driving license.			
Serious Traffic Matter Defense (Including DUI)		25% Plan Discount Rate	
Employee-Members can use this benefit for the representation of the Member and/or Family Member in defense of any moving traffic violation(s) where conviction could result in suspension or revocation of drivers' license. Includes driving under influence misdemeanor offenses.			
<ul style="list-style-type: none"> • Plea or Trial at Court • Plea or Trial at Court for serious moving violations resulting in license suspension 			
Traffic Ticket Defense		\$89 Flat Fee	
Employee-Members can use this benefit for the representation of the Member in defense of any traffic ticket citation. Does not include any offense which may result in suspension or revocation of driving privileges.			
<ul style="list-style-type: none"> • Consultation, preparation of court documents and attendance at a one-time only court hearing. 			
➡ CRIMINAL MISDEMEANOR DEFENSE		IN	OUTSIDE
Representation of an insured in the defense of a criminal misdemeanor offense where conviction of the offense will likely result in the payment of a fine and/or incarceration the Member. (Covered misdemeanor offenses include charges of, or related to, driving while impaired or under the influence of drugs or alcohol.)			
Legal services and court representation prior to trial		25% Plan Discount Rate	
Court representation at trial		25% Plan Discount Rate	
**No service, including advice and consultations, will be provided for 1) appeals and class actions; 2) tax preparation or litigation; 3) patent, trademark and copyright matters; 4) farm and business matters, including rental issues when the participant is the landlord; 5) services which are paid for by a government agency, organization or insurance company; 6) frivolous or unethical matters; 7) costs and fines; 8) services on behalf of a Family Member against the interests of the Member; 9) employment-related matters, including company or statutory benefits; 10) matters involving the employer, Plan Administrator, underwriter and affiliates, and plan attorneys; 11) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above. As with any insurance coverage some limitations apply. Please review Policy for complete details.			
➡ COVERAGE INCLUDED IN LEGAL PLAN - LEGAL-RELATED BENEFITS		IN	OUTSIDE
Coverage of Pre-existing matters not covered by legal plan		25% Plan Discount Rate	
Coverage of all elements outside of legal plan		25% Plan Discount Rate	

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		Network	
↻	ELDER LAW COVERED SERVICES	IN	OUTSIDE
	Legal services involving the specific Elder Law matters of the parents of covered Members or the spouse of Covered Members which Elder Law matter related to the preparation of Elder Law documents, Estate Planning or Medicare issues directly affecting Covered Elder parents		
	Consultation In Person/Phone/Online with Elder Law Attorney	Fully Covered	
	Review of Standard/Complex Will(s) and Durable Powers of Attorney	Fully Covered	
	Individual Elder Parent Standard Will		
	Includes testamentary support trust provisions for dependent children and the powers of attorney that are required and prepared at the same time as the will		
	Elder Parent [Husband and Wife] Standard Wills Prepared	Fully Covered	
	Includes testamentary support trust provisions for dependent children and the powers of attorney that are required and prepared at the same time as the will(s)		
	Codicil (amendment to a Will) Prepared	Fully Covered	
	Amendment to a single document - Elder Parent		
	Amendment(s) to spousal document (2) Elder Parents		
	Living Wills Prepared	Fully Covered	
	Single document - Elder Parent		
	Spousal document (2) - Elder Parents		
	Powers of Attorney	Fully Covered	
	Single document - Elder Parent		
	Family Member document - Elder Parents		
	Extra Elder Law Consultation Services	Fully Covered	
	Review of Elder Parent Legal Documents		
	Review of Elder Parent Nursing Home Issues		
	Elder Parents Financial Issues - Unlimited Number of Consultations		
	Elder Parents Identity Theft Issues - Unlimited Number of Consultations		
	Elder Care for Parents in Other States		
	Elder Care - Medicare/ Medicaid Assistance		
	Elder Care - Living Trusts/Wills		
	Elder Care - Nursing Home Care/Problems		
	Elder Care - Estate Planning		
↻	MEDIATION SERVICES	IN	OUTSIDE
	Mediation Counseling, including legal services, involving the specific incident	Fully Covered	
	Where Mediation can be an effective solution as determined by a Mediator		
	Spouse or Covered Member is covered	Fully Covered	
	Consultation with Mediator		
	Consultation with Counselor		
	Unlimited Number of Initial Phone Consultations Each Consultation	Fully Covered	
	Up to One Half Hour		
	Help with Analysis of mediation vs. lawsuit		
	Counseling Assistance/Advice/Consultation w/ Lawyers		

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		Network	
➔	FINANCIAL SECURITY SERVICES PLAN	IN	OUTSIDE
	Financial Counseling Debt/Credit Services	Fully Covered	
	Financial Counseling rendered to the Member/Family Member in credit or debt related matters to resolve debt problems		
	Consultation with Counselors		
	Help with Compilation of Debt/Asset Picture for Member/Family		
	Unlimited Number of Initial Phone/Online Consultations Each		
	Consultation Up to One Half Hour		
	Debt Management Services	Fully Covered	
	Assistance rendered to the Member/Family Member to help negotiate, settle or reduce one or more debts of covered members/dependents		
	Assistance with Problems Involving Minimal Number of Creditors		
	Consultation with Counselor		
	Phone and Online [Member's Choice] Consultations		
	Advice, negotiations, office work, and court representation		
	Debt Consolidation Services	Fully Covered	
	Assistance rendered to the Member/Family Member to help consolidate a number of debts into a formal consolidation plan - of covered members/dependents		
	Consultation with Counselor		
	Phone and Online [Member's Choice] Consultations		
	Assistance with Problems Involving Large Number of Creditors		
	Negotiation Agreements		
	Development of Formal Consolidation Plan		
	Budget Analysis Services	Fully Covered	
	Counseling rendered to the Member/Family Member regarding		
	creating, analyzing and planning a budget to resolve debt issues		
	Budget Prepared for Member/Family [No Charge]		
	Debt/Asset Organization Assistance		
	Modifications to Budget		
	Determination of Specific Budget Goals		
	Credit Improvement Services	Fully Covered	
	Counseling rendered to the Member/Family Member to help		
	clear credit or repair credit of covered members/dependents		
	Credit Repair Assistance - Up to 2 Hours		
	Credit Repair Services Online or Over the Telephone		
	Credit Repair Self-Help Information Online		
	Credit Repair Letters - Samples Provided to Member		
	Additional Financial Resources	Fully Covered	
	Legal Seminars/Workshops		
	Credit Problem Seminars/Workshops- Up to 10 per Year		
	A Library of Financial Resources and Materials		
	Financial Website		
	Financial Newsletter Articles - Prepared Quarterly		

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		Network	
➔	CREDIT/ SERVICES	IN	OUTSIDE
	"How Can I Get Rid of This Debt" Consultations	Fully Covered	
	The purpose of this initial consultation is to help you understand where you are in terms of getting started handling or getting rid of some debts. Some of the issues that will be assessed include: credit card balances/payment history, debt situation, goals and objectives, and a realistic debt reduction goal.		
	Creation of Budgeting Plan	Fully Covered	
	Our Counselors will direct you to the calculators and tools on our web sites and access them for you if needed. You will have available at least several options that can help you pick a start date and begin to reduce your debt while being realistic about how much progress you can expect.		
	Follow-up and Staying Committed	Fully Covered	
	Counselor will follow-up with you at least four (4) times in the year to ensure that you are able to meet your plan and to help you stay on target to reach your specific Financial Debt Reduction goals		
➔	SAVINGS SERVICES	IN	OUTSIDE
	Savings Coach Services	Fully Covered	
	Savings Counseling with savings coaches involving savings options		
	Spouse or Covered Member is covered		
	Help with Analysis of debt vs. savings		
	Four (4) Initial Consultations (30 minutes)		
	Savings Consultations	Fully Covered	
	Understand where you are in terms of getting started <i>Saving</i> . Issues that will be assessed include: expense review, debt situation, goals and objectives, and a realistic budget review. Your <i>Savings</i> Coach will explain your options and will offer general advice about the resources we have available to help. On most occasions, you will come away from this consultation with a preliminary plan to get started.		
	Creation of Savings Plan	Fully Covered	
	If your budget, debt and credit picture are like most, you and your coach will spend the next few sessions compiling and reviewing specific information and devising a rough picture of what your <i>Savings</i> picture will look like. Our Coaches will direct you to the calculators and tools on our web sites and access them for you if needed. You will have available at least five (5) options that can help you pick a start date and begin to reduce your debt and start your savings.		
	Implementation of the Savings Plan	Fully Covered	
	After you and your spouse [if applicable] review the analysis provided by your <i>Savings</i> Coach, you can begin to decide, how much you want to save each month; what parts of the <i>Savings</i> plan will work for you; and when your plan can begin.		
	Follow-up to Your Commitment	Fully Covered	
	Once the <i>Savings</i> plan is implemented and your Coach helps you with needed accounts or deductions, your same <i>Savings</i> Coach will follow-up with you at least four (4) times in the year to ensure that you are able to meet the plan and to help you stay on target to reach your specific <i>Savings</i> goal.		
	**No service, including advice and consultations, will be provided for 1) appeals and class actions; 2) tax preparation or litigation; 3) patent, trademark and copyright matters; 4) farm and business matters, including rental issues when the participant is the landlord; 5) services which are paid for by a government agency, organization or insurance company; 6) frivolous or unethical matters; 7) costs and fines; 8) services on behalf of a Family Member against the interests of the Member; 9) employment-related matters, including company or statutory benefits; 10) matters involving the employer, Plan Administrator, underwriter and affiliates, and plan attorneys; 11) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters listed above. As with any insurance coverage some limitations apply. Please review Policy for		