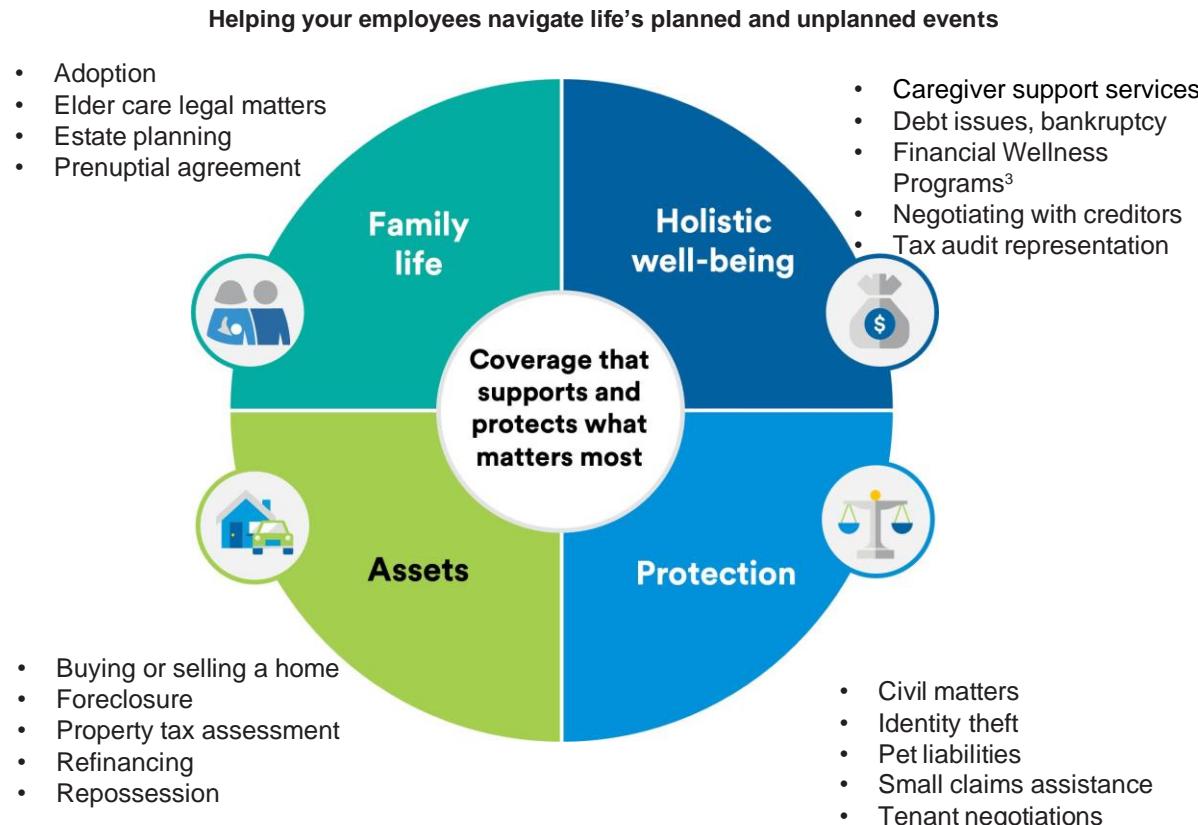


Supporting well-being and providing protection with a Legal Plan

A Legal Plan provides the cost-effective legal help members can use to proactively handle expensive legal matters. Financial concerns can encompass everything from healthcare costs to saving for retirement or dealing with expensive legal issues like identity theft or debt.

Legal plans provide the mental and emotional security that comes with knowing an attorney is helping with your legal matters.

- No copays, deductibles or claim forms when using a network attorney for a covered matter
- Unlimited consultations even for matters not covered under your plan.



Legal Program



VOLUNTARY BENEFITS

Carrier	LegalEASE	LegalEASE	ARAG	ARAG
Plan Name	FamilyADVISOR with LegalGUARD Plan – Low Plan	FamilyADVISOR with LegalGUARD Plan – High Plan	UltimateAdvisor	UltimateAdvisor Plus
Pricing (Monthly Premium - One Rate Applies to EE+FAM)	\$17.54	\$19.70	\$14.58	\$18.78
General Services	LegalEASE	LegalEASE	ARAG	ARAG
Attorney response SLA (emergency/non-emergency)	48 hours	48 hours	2 hours / 8 hours	2 hours / 8 hours
Attorney Selection	Decision support technology, Call Center or self-selection			
Employer Services	Choice of seminar/webinar for select topics	Choice of seminar/webinar for select topics		
Document Review	•	•	•	•
Office Consultations	•	•	•	•
Financial Advisor (Debt Matters)	•	•		
Miscellaneous Hours	5 hours	10 hours	4 hours	10 hours
TurnSignl	•	•		
Real Estate	LegalEASE	LegalEASE	ARAG	ARAG
Boundary or Title Disputes	•	•	•	•
Eviction and Tenant Problems	•	•	•	•
Home Equity Loans	•	•	•	•
Mortgages	•	•	•	•
Property Tax Assessments	•	•	•	•
Refinancing	•	•	•	•
Primary Home Purchase & Sale	•	•	•	•
Family Matters	LegalEASE	LegalEASE	ARAG	ARAG
Divorce Uncontested	•	•		•
Divorce Contested	15 hours	30 hours		30 hours
Child Custody	15 hours	30 hours		8 hours
Adoption/Domestic Violence	•	•	•	•
Prenuptial Agreements	•	•		•
Elder Law Matter Coverage	•	•	•	•
Name Change	•	•	•	•
Immigration Assistance		10 hours	•	•
Gender Identifier Change	•	•	•	•
Financial Matters	LegalEASE	LegalEASE	ARAG	ARAG
Affidavits/Promissory Notes	•	•	•	•
Bankruptcy	•	•	•	•
Civil Litigation	•	•	•	•
Personal Property	•	•	•	•
Small Claims Assistance	•	•	•	•
Tax Audit and Collection Services	•	•	•	•
Rental Agreements	•	•		
Student Loan Refi/Collections Defense		7 hours		
Auto	LegalEASE	LegalEASE	ARAG	ARAG
Traffic Violations	•	•	•	•
License Suspension or Revocation	•	•	•	•
Property & Motor Vehicle Damage	•	•	•	•
Estate Planning	LegalEASE	LegalEASE	ARAG	ARAG
Living Trusts	•	•	•	•
Wills, Codicils, Power of Attorney	•	•	•	•
Probate	2 hours	5 hours		9 hours

Identity Theft Program



Carrier	Allstate Identity Protection	Norton LifeLock	Norton LifeLock
Plan Name	Pro+ Cyber	Premier	Premier Plus
Employee Only Rate - Voluntary	\$9.50	\$7.99	\$12.49
Employee + Family Rate - Voluntary	\$17.50	\$14.98	\$21.48
Features - Identity	Allstate Identity Protection	NortonLifeLock	NortonLifeLock
Monitor for Fraudulent Use of Your Personal Information	•	•	•
Dark Web Monitoring	•	•	•
Credit, Checking & Savings Account Activity & Application Alerts	•	•	•
Credit Monitoring	3 Bureau	3 Bureau	3 Bureau
Annual Credit Bureau Report & Credit Score	3B Annually, 1-B Daily (Transunion)	3B Annually, 1-B Daily (Equifax)	3B Annually, 1-B Daily (Equifax)
Financial Monitoring (401k & Investment Account Activity Alerts, Recurring Charges & Unusual Charges)	•	•	•
Bank Account Takeover Alerts		•	•
Phone Takeover Monitoring (SIM swap fraud & porting-out fraud protection)	•	•	•
Social Media Monitoring	•	•	•
Credit Lock	•	•	•
Child Identity Protection - Child Credit Freeze & Social Media Monitoring	•	•	•
Child Credit Monitoring	•	•	•
Subprime Loan Monitoring		•	•
Subprime Loan Block (Adult & Children)		•	•
USPS Address Change Monitoring	•	•	•
Home Title Monitoring	•	•	•
Features - Device and Cyber Security	Allstate Identity Protection	Norton LifeLock	Norton LifeLock
How many devices can be protected?	Up to 5 devices Individual / 10 devices Family	Up to 5 devices Individual / 10 devices Family	Up to 10 devices Individual / Unlimited devices Family
Protection against malware, spyware, ransomware	•	•	•
Online Threat Protection	•	•	•
Password Manager	•	•	•
Smart Firewall	•	•	•
Cloud Backup		50 GB	500 GB
Parental Controls	•	•	•
PC SafeCam		•	•
Secure VPN	•	•	•
Restoration/Insurance	Allstate Identity Protection	NortonLifeLock	NortonLifeLock
Restoration Hours of Operation	24/7/365	24/7/365	24/7/365
Dedicated Employee Benefit TFN (toll free number) with priority routing	•	•	•
Prior ID Theft Remediation	•	•	•
Pre-Existing Theft Coverage prior to plan effective date	•	•	•
Stolen Funds, Expense Reimbursement, Coverage for Lawyers (No hourly max)	Up to \$1M each (\$5M Total)	Up to \$1M each (\$3M Total)	Up to \$1M each (\$3M Total)
Lost Wallet Protection (cash or purse/wallet reimbursement?)	Up to \$500	Up to \$500	Up to \$500
Cyber Crime Coverage	Allstate Identity Protection	NortonLifeLock	NortonLifeLock
Cyber Extortion, Social Engineering, Data Recovery & System Restoration, Cyber Bullying, Digital Currency Crime			Up to \$50,000 of Coverage