

Being fully prepared and confident with the City of Riverside Legal Plan



Legal Insurance Underwritten by Nationwide Mutual Insurance

Administered By:

LEGALEASE

The City of Riverside Legal Plan can ease the biggest stresses – finding and paying for a better lawyer, if a legal matter comes up.

LegalEASE believes in happy and healthy employees, at work and at home.

The Numbers



An Attorney
charges on average

\$278

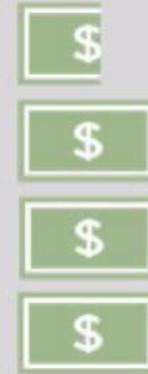
per hour.³



Over

70%

of people will have the
need for a lawyer in
the next 12 months.¹



On average, it costs

\$375

to create a will.²

Legal Matters Happen At Any Age

20's



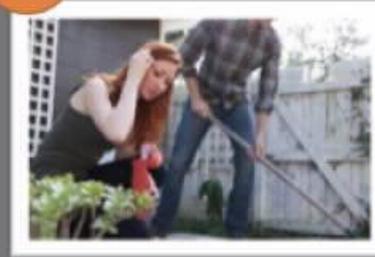
- Traffic Ticket
- Serious Traffic Matters
- Vehicle Repair and Lemon Law Litigation
- Warranty Dispute
- Tenant Dispute
- Tenant Security Deposit Dispute
- Identity Theft Defense
- Student Loan Refinancing/Collection Defense

30's



- Wills and Estate Planning
- Buying Your Primary Residence
- Refinancing your Primary Residence
- Divorce
- Adoption
- Tax Audits

40's



- Refinancing of Primary Residence
- Guardianship
- Conservatorship
- Selling your Primary Residence
- Small claims court
- Noise reduction dispute

50's



- Living Wills
- Healthcare Power of Attorney
- Buying or Selling your Primary Residence
- Name change
- Identity theft defense

60's



- Wills and Estate Planning
- Living Trust Documents
- Probate of small estate
- Sale of Primary Residence
- Neighbor Dispute

The Heath Consultants Legal Plan Assists During Life Events



Getting Married

- Name Change
- Prenuptial Agreement



Expecting

- Adoptions
- Wills and Estate Planning
- Guardianship
- Living Wills
- Refinancing of Primary Residence



Parents of Teens

- Cell Phone Contract Dispute
- First-Time Vehicle Buyer
- Mail Order or Internet Purchase Dispute
- Vehicle Repair and Lemon Law Litigation
- Traffic Ticket
- Misdemeanor Defense
- Serious Traffic Matters
- Juvenile Court Proceedings
- Warranty Dispute
- Consumer Dispute



Kids in College

- Tenant Dispute
- Tenant Security Deposit Dispute
- Neighbor Dispute
- Cell Phone Contract Dispute
- Bank Fee Dispute
- Document Preparation - Lease Agreement



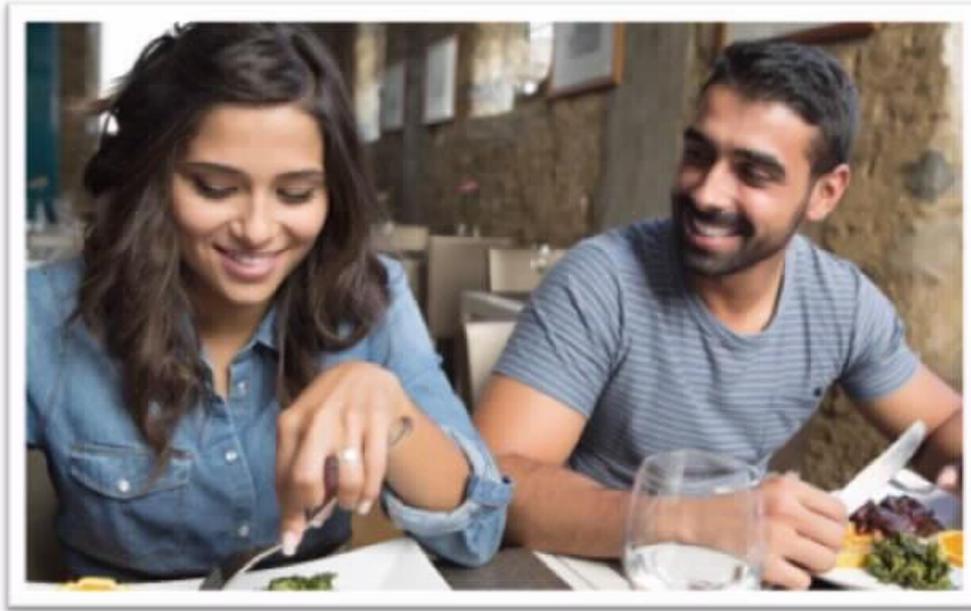
Elder Parents

- Living will
- Healthcare Power of Attorney



Retirement and Grandkids

- Wills and Estate Planning
- Living Trust Documents
- Sale of Primary Residence



With the City of Riverside Legal Plan, you get:

- An attorney with expertise specific to your legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- Coverage for in and out-of-network
- Concierge assistance navigating common legal issues

The Value of the City of Riverside Legal Plan

Being a City of Riverside Legal Plan member saves you costly legal fees and provides **paid in full** coverage for:



Home & Residential

Purchase of Primary Residence, Sale of Primary Residence, Vacation or Investment Home Sale/Purchase/Refinancing, Refinancing of primary residence, Neighbor Dispute, Noise Reduction Dispute, Tenant dispute, Landlord Dispute¹, Construction Defect Dispute, Tenant Security Deposit Dispute, Foreclosure, Security deposit dispute with tenant¹



Auto & Traffic

Serious traffic matters (resulting in suspension or revocation of license), First time vehicle buyer¹, Vehicle repair and Lemon Law Litigation¹, License Suspension (Administrative proceeding), Traffic ticket



Financial & Consumer

Debt collection defense: pre-litigation activities & trial defense, Bankruptcy, Tax audit, Document preparation, Consumer dispute, Bank Fee Dispute¹, Warranty Dispute¹, Cell Phone Contract Dispute¹, Healthcare Coverage Dispute¹, Small claims court¹, Student Loan Refinancing/Collection Defense¹, Mail order or Internet purchase dispute¹, Financial advisor³, Identity Theft Defense



Family

Separation¹, Divorce¹, Name change, Guardianship/conservatorship, Adoptions, Juvenile court proceedings, Prenuptial agreement, Elder Law³, Immigration Assistance¹



Estate Planning & Wills

Will or codicil, Living will or Health Care Power of Attorney, Probate of small estate¹, Living trust document



General

Civil litigation defense, Initial law office consultation¹, Review of simple documents¹, Mediation³, Misdemeanor defense, Incompetency defense, Identity theft assistance³, Discounted Contingency Fees⁴

¹ Limitations apply

² Subject to Managed Case Rules

³ Additional Benefits

⁴ Discounted / Flat Rate

Plan Information

Plan Details: The City of Riverside Legal Plan

Family Coverage
\$17.54 monthly,
via Payroll Deduction.

Who's Covered:

Employee

Spouse or
Domestic
Partner

Dependent Children
Up to age 19, 19 to 26 if enrolled as a
full-time student at an accredited
university

Parents
Elder benefits designed for Plan
member's and Spouse's parents

Reference Employees to

LegalGUARD Enrollment brochure



Be fully prepared and confident with LegalGUARD™

Plan flexibility offered to various Employees

Protect your family's future with LegalGUARD™

LegalGUARD offers valuable benefits to assist your family and savings from unexpected personal legal issues.

What you get with a LegalGUARD plan:

- All claims with no copay or deductible
- Access to professional legal advice
- Access to professional network of attorneys with recognized experience that are matched to meet your needs
- In-additional-network coverage
- Coverage help covering personal incidents or family legal issues

Send us an email to the Enrollment Team

To learn more, call 1(800)248-9000

Visit www.legaleaseplan.com/cityofriververside

Member Services: (505) 475-4713

LegalGUARD can ease the biggest stresses - finding and paying for the right lawyer.

LegalGUARD is an insurance plan, underwritten by NationalHealthCare, that provides support and protection from unexpected personal legal issues.

Plan Option: The LegalGUARD Plan

Get an attorney via payment Deduction	What's Covered	Member	Spouse or Dependent	Dependent Children (under 21 or up to 25)	Spouse or Dependent (over 21 or up to 25)
Yes	Yes	Yes	Yes	Yes	Yes

The value of a LegalGUARD Plan:
Being a LegalGUARD member saves costly legal fees and provides coverage for:

<p>HOME & REFINANCING</p> <p>Purchase, title, refinancing of primary residence or investment home. First time home loans. Home equity line advances. Property tax assessments. Rental disputes. Tenant security deposit disputes. Landlord disputes with tenants. Security deposit disputes with tenants. Construction defect disputes. Home maintenance disputes. Foreclosure.</p>	<p>WILLS & ESTATES</p> <p>Various estate matters including: will preparation or modification of wills. Estate Settlements. Fiduciary accounting. Trusts. Gifts. First-time vehicle registration. Vehicle title & license fee disputes.</p>
<p>CONSUMER & CONTRACTS</p> <p>Bank collection delinquency. Bankruptcy. Tax audit. Student loan refinancing/collectors. Debtors' rights legislation. Consumer disputes. Small claims courts. Mail order/retail purchase disputes. Bank for disputes. Cell phone contract disputes. Warranty disputes. Healthcare coverage disputes.</p>	<p>FAMILY</p> <p>Marital/Divorce. Name change. Child custody/visitation/child support. Adoption. Juvenile court proceedings. Other administrative proceedings. Immigration. Civil and Municipal appeals.</p>
<p>CONSUMER CREDIT & DEBT</p> <p>Out of State/Complex with Living will. Health Care Power of Attorney. Probate of estate matter. Living Trust Disputes.</p>	<p>CONTRACTS</p> <p>Contract Disputes. Contract Disputes. Contract Disputes. Review of simple documents. Mediation. Arbitration. Dispute Resolution. Disputes. Liability Third Parties.</p>

*These are not the only types of legal issues covered by the plan. For more information, visit www.legaleaseplan.com/cityofriververside

For more information, visit:
<https://www.legaleaseplan.com/cityofriververside>

To learn more, call:
1(800)248-9000, use code "505000"
Member Services: 1(505)475-4713

For more information, visit:
<https://www.legaleaseplan.com/cityofriververside>

We're here when you need us.



To enroll, visit:

<https://www.legaleaseplan.com/cityofriverside>



To learn more, call:

1(800) 248-9000

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except, HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

Materials are intended for Nationwide Mutual Insurance Company. Not to be disseminated without prior written consent from LegalEASE.

