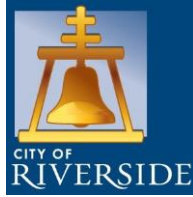


Benefits Proudly Offered to City of Riverside Employees



## Be fully prepared and confident with LegalGUARD

Learn about legal insurance, a smart option for your protection.

**Product Presented By: Nationwide®    Product Administered By: LegalEASE**

**LegalGUARD can help ease the two biggest stresses -finding and paying for an attorney.**

Nobody likes to be caught off guard, especially when it comes to legal matters. Life can be complicated. Finding a good attorney doesn't have to be. With LegalGUARD, it's easy to choose the best attorney, because you get assistance from highly trained and qualified personal specialists who review the details of local attorneys and help you find your best source for legal advice. Being a LegalGUARD member saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for common legal matters.

**With a LegalGUARD 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 help finding a better attorney and navigating common individual or family legal issues
- Hours of financial counseling and coaching

### Coverage

**The value of a LegalGUARD Plan.**

Being a LegalGUARD member saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for:

- Home and Residential
- Financial and Money Matters
- Consumer
- Auto and Driving
- Family and Personal

- Civil Lawsuits
- Estate planning and wills
- Elder Law

### **LegalGUARD Plan Coverage**

Benefits are designed to meet the typical needs of an employee and their family. There are no deductibles to worry about for covered services. Benefits cover the attorney's time. Other costs such as filing fees or court costs are not covered. Listed below are the types of matters that are covered by the LegalGUARD Plan. This plan offers the convenience of in-network and out-of-network benefits. Many of the below areas are fully covered in-network.

### **Plan Cost**

The LegalGUARD Plan is only \$17.54 monthly, via payroll deduction.

### **Who's Covered?**

The Member's spouse, or domestic partner, the parents of the Member or their Spouse, and Member's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 19, and from age 19 up to 26 years if they are enrolled in an accredited school or college as full-time student(s) and are primarily dependent upon the Member for support.

### **Enrollment Questions:**

To learn more about LegalGUARD and the legal benefits you will get,



Call us at: **1(800) 248-9000**, reference, "City of Riverside"

### **Member Services:**



Call us at: **1(888) 416-4313**, reference, "City of Riverside"

Schedule of Benefits		
Advice and Consultation	LegalGUARD Plan Coverage	LegalGUARD Plan Coverage
	Participating Attorney	Non-Participating Attorney
LegalEASE Helpline	Covered	N/A
Initial Law Office Consultation <sup>1</sup> (One hour per calendar quarter)	Covered	N/A
Review of Simple Documents <sup>1</sup> - up to 6 Pages	Covered	N/A
Miscellaneous Law Office Services	LegalGUARD Plan Coverage	LegalGUARD Plan Coverage
	Participating Attorney	Non-Participating Attorney
Legal Services for any Non-Excluded Legal Matter <sup>4</sup>	25% discount on Plan Attorney's Hourly Rates	N/A
Consumer Matters	LegalGUARD Plan Coverage	LegalGUARD Plan Coverage
	Participating Attorney	Non-Participating Attorney
<p>Document Preparation:</p> <ul style="list-style-type: none"> <li>• Simple Deed</li> <li>• Promissory Note</li> <li>• Consumer Dispute Correspondence</li> <li>• Installment Sales Agreement</li> <li>• Simple Affidavit</li> <li>• General Power of Attorney: <ul style="list-style-type: none"> <li>○ Member &amp; Covered Family Member</li> </ul> </li> <li>• Lease Agreement - <i>Tenant only</i></li> <li>• Time Share Agreement</li> </ul>	Paid in Full	<ul style="list-style-type: none"> <li>• \$65</li> <li>• \$55</li> <li>• \$55</li> <li>• \$55</li> <li>• \$55</li> <li>• \$55</li> <li>• \$65</li> <li>• \$55</li> </ul>
Consumer Dispute	Paid in Full	\$600
Small Claims Court Representation <sup>1</sup>	Paid in Full up to 2 Hours with a remainder at 25% discount	\$300
Mail Order or Internet Purchase Dispute <sup>1</sup>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300

Bank Fee Dispute <sup>1</sup>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
First-Time Vehicle Buyer <sup>1</sup>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
Vehicle repair and Lemon Law Litigation <sup>1</sup>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
Cell Phone Contract Dispute <sup>1</sup> : <ul style="list-style-type: none"> <li>Contract Review up to 6 Pages</li> <li>Representation</li> </ul>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
Warranty Dispute <sup>1</sup> : <ul style="list-style-type: none"> <li>Warranty Review up to 6 Pages</li> <li>Representation</li> </ul>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
Healthcare Coverage Disputes and Records: <ul style="list-style-type: none"> <li>Office Consultation up to 5 Hours</li> </ul>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
Healthcare Coverage Disputes and Records <sup>1</sup> : <ul style="list-style-type: none"> <li>Review of Healthcare Policy</li> <li>Review/Preparation of Documents up to 6 Pages</li> </ul>	Paid in Full up to 5 Hours with a remainder at 25% discount	\$300
Identity Theft Defense	Paid in Full	\$850
<b>Estate Planning</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
Simple Will or Codicil for: <ul style="list-style-type: none"> <li>Member</li> <li>Spouse</li> <li>Covered Family Member</li> </ul>	Paid in Full	\$55

Living Will or Health Care Power of Attorney	Paid in Full	\$55
Living Trust Document	Paid in Full	\$310
Probate of Small Estate <sup>1</sup>	Paid in Full up to 2 Hours with a remainder at 25% discount	\$120
<b>Home and Residential Matters</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
Purchase of Primary Residence	Paid in Full	\$500
Sale of Primary Residence	Paid in Full	\$365
Refinancing of Primary Residence	Paid in Full	\$385
Vacation or Investment Home: Purchase/Sale/Refinancing	Paid in Full	\$425
Tenant Dispute	Paid in Full	\$1,700
Tenant Security Deposit Dispute	Paid in Full	\$850
Landlord Dispute with Tenant <sup>1</sup> : <ul style="list-style-type: none"> <li>• Pre-Litigation Activities</li> <li>• Trial Representation</li> </ul>	Paid in Full up to 10 Hours with a remainder at 25% discount	\$595
Security Deposit Dispute with Tenant <sup>1</sup>	Paid in Full up to 10 Hours with a remainder at 25% discount	\$595
Construction Defect Dispute	Paid in Full	\$425
Neighbor Dispute	Paid in Full	\$725
Noise Reduction Dispute	Paid in Full	\$725
<b>Financial Matters</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
Debt Collection Defense: Pre-Litigation Defense	Paid in Full	\$425
Debt Collection Defense: Trial Defense	Paid in Full	\$850
Bankruptcy (Chapter 7 or 13)	Paid in Full	\$935

Foreclosure	Paid in Full	\$935
Tax Audit	Paid in Full	\$1,700
Student Loan Refinancing/Collection Defense <sup>1</sup>	Paid in Full up to 7 hours with remainder at 25% discount	\$420
<b>Family</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
Separation, Divorce, Civil Annulment: <ul style="list-style-type: none"> <li>• Uncontested Separation<sup>1</sup></li> <li>• Consent/Default Divorce<sup>1</sup></li> <li>• Uncontested Divorce<sup>1</sup></li> </ul>	Paid in Full up to 10 Hours with a remainder at 25% discount	\$595
Contested Divorce <sup>1</sup>	Paid in Full up to 28.5 hours with a remainder at 25% discount	\$1,700
Name Change	Paid in Full	\$255
Prenuptial Agreement	Paid in Full	\$680
Guardianship/Conservatorship	Uncontested: Paid in Full	\$300
	Contested: Paid in Full	\$765
Governmental Agency Adoptions	Uncontested: Paid in Full	\$300
	Contested: Paid in Full	\$765
Stepparent Adoptions <sup>2</sup>	Uncontested: Paid in Full	\$300
	Contested: Paid in Full	\$765
Juvenile Court Proceedings	Paid in Full	\$470
Immigration Assistance	Paid in Full up to 10 hours with a remainder at 25% discount	\$595
<b>Civil</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
Civil Litigation Defense	Paid in Full	\$1,700
Incompetency Defense	Paid in Full	\$1,700

<b>Criminal Defense</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
<b>Traffic Ticket</b>	<b>Paid in Full</b>	<b>\$215</b>
<b>Serious Traffic Matters (Resulting in Suspension or Revocation of License)<sup>2</sup></b>	<b>Paid in Full</b>	<b>\$425</b>
<b>Administrative Proceeding (Resulting in Suspension or Revocation of License)</b>	<b>Paid in Full</b>	<b>\$255</b>
<b>Misdemeanor Defense</b>	<b>Paid in Full</b>	<b>\$1,700</b>
<b>Additional Benefits</b>	<b>LegalGUARD Plan Coverage Participating Attorney</b>	<b>LegalGUARD Plan Coverage Non-Participating Attorney</b>
<b>Discounted Contingency Fees<sup>4</sup></b>	<b>Included</b>	<b>N/A</b>
<b>Financial Advisor<sup>3</sup></b>	<b>Included</b>	<b>N/A</b>
<b>Elder Law<sup>3</sup></b>	<b>Included</b>	<b>N/A</b>
<b>Mediation<sup>3</sup></b>	<b>Included</b>	<b>N/A</b>
<b>Identity Theft Assistance<sup>3</sup></b>	<b>Included</b>	<b>N/A</b>

<sup>1</sup>Some limitations may apply.

<sup>2</sup>Subject to managed case rules.

<sup>3</sup>Additional benefits

<sup>4</sup>Discounted Rate

**Managed Case Rules require the following:**

1. Member and/or Covered Family Member must secure a confirmation letter from the Member Service Center prior to proceeding with an attorney.
2. The attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely conduct of the case.
3. We will set a maximum attorney fee that takes into account 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 the responsibility of the Member and/or Covered Family Member.