

## LEGAL CARE DIRECT - Legal Club of America

Legal Club provides free and discounted legal care through its nationwide network of attorneys. Members obtain all legal referrals by contacting our Legal Club Member Services Department (MSD), using the toll-free number provided. There is no limit to the number of referrals a member can receive. Call Center will ask the member to briefly describe their legal issue at which time they will refer the member to a plan attorney that practices the appropriate area of law, speaks their language and is conveniently located. If the appropriate plan attorney can not be immediately identified, the Call Center will refer the member to the Legal Club Provider Services Department (PSD). The PSD will call you within 48 hours to make sure the best available referral is given to the member.

Have legal questions? Get legal answers from experienced lawyers at discounted rates. Attorneys help with traffic tickets, bankruptcy, divorce, and spousal and child support. Additional services are also available at no cost to you!

### HIGHLIGHTS

**Nine (9) free services\*** which include:

- Unlimited initial phone consultations for new legal matters
- Initial one-on-One consultations for new legal matters
- Attorney review of independent legal documents (6 page max.) per new matter
- When deemed appropriate by plan attorney, attorneys will write letters on member's behalf
- When deemed appropriate by plan attorney, attorneys will make phone calls on member's behalf
- Assistance in solving problems with government programs such as welfare and INS
- Attorneys will help members represent themselves in small claims court
- **Free simple will with annual updates.**
- **A state specific, web based, free Living will form is available to members on the [legalcaredirect.com](http://legalcaredirect.com) website. This form can be notarized by a Notary Public.**
- **Deeply Discounted Legal Services**

The following are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee:

| Legal Service                         | Average Cost            | Legal Club Cost        | Savings Percentage        |
|---------------------------------------|-------------------------|------------------------|---------------------------|
| <b>Traffic Ticket Defense</b>         | \$199.00                | \$89.00                | 55%                       |
| <b>Name Change</b>                    | \$1,100.00              | \$155.00               | 85%                       |
| <b>Simple Will With Minor's Trust</b> | \$530.00                | \$250.00               | 53%                       |
| <b>Chapter 7 Bankruptcy</b>           | \$1,500.00              | \$750.00               | 50%                       |
| <b>Non-Support (Spouse/Child)</b>     | \$1,490.00              | \$275.00               | 82%                       |
| <b>Simple Divorce</b>                 | \$1,100.00              | \$275.00               | 75%                       |
| <b>Corporation (Regular)</b>          | \$585.00                | \$295.00               | 50%                       |
| <b>Personal Real Estate Closing</b>   | \$675.00                | \$250.00               | 63%                       |
|                                       | <b>National Average</b> | <b>Discounted Rate</b> | <b>Savings Percentage</b> |
| <b>Hourly Rates</b>                   | \$204.00/hour           | \$125.00/hour          | 40%                       |

Prices are subject to change without notice and may vary by region.

### Guaranteed Low Hourly Rate:

Plan attorneys have contracted to never charge more than \$125 per hour, or when appropriate, give members a 40% discount off their usual and customary hourly rate, for legal care that goes beyond the free and discounted services described above. After the free letters, calls and consultations take place, you and your attorney will decide what course

of action to take next. In many cases, you will have no choice and litigation may ensue. This is the point in time that plan attorneys charge the deeply discounted hourly rate for legal care.

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## **LEGAL CARE FAQ**

### **Q. Can members change attorneys, for whatever reason?**

**A.** Yes, at any time, for whatever reason and as often as needed. Members are not restricted in any way. Simply call the toll-free number on the back of the membership card for a new referral to a participating attorney anytime.

### **Q. What happens if a member moves to another part of the country?**

**A.** The member should call the toll-free number on the back of the membership card and he/she will be assigned to another network attorney. With a network of thousands of attorneys in all 50 States, Puerto Rico and the U.S. Virgin Islands, members will always have their legal needs taken care of.

### **Q. What is excluded or not eligible under the plan?**

**A.** Nothing. Since the plan is not an insurance policy, there are no pre-existing conditions, exclusions, waiting periods or usage limitations. All areas of law are eligible for the discounts; including but not limited to, simple traffic offenses to more complicated custody, criminal and civil suits.

### **Q. Are family members eligible to receive these services?**

**A.** Yes. This benefit may be used by members, their spouse or domestic partner, dependent children under the age of 25 and any dependent individuals residing in the member's household such as a parent or grandparent.

### **Q. Why are legal services needed?**

**A.** Attorneys are needed in various cases, including:

- If the member is married and/or has children but does not have a will
- When buying a home
- When contemplating divorce
- When dealing with child custody issues
- When confronted with overwhelming debt
- To review any lease or rental agreement

*\*In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing follow up services after providing the free member's benefits.*