



Plan Overview

Select Coverage

Consult with a provider law firm on matters such as:

FAMILY

- Bullying
- Domestic Violence
- Elder Care Law
- Immigration
- Incompetency
- Juvenile Matters
- Medicaid/Medicare
- Uncontested Adoption
- Uncontested Name Change
- Veterans' Benefits

HOME

- Boundary Title Disputes
- Contractor Disputes
- Deeds
- Foreclosure
- Home Equity Loans
- Mineral Rights
- Mortgages
- Neighbor Disputes/Easements
- Property Tax Assessments
- Purchase/Sale of Home
- Residential Loan Document Service
- Refinancing
- Tenant Lease Assistance
- Zoning Applications

FINANCIAL

- Affidavits
- Civil Defense
- Consumer Bankruptcy
- Consumer Credit Services
- Consumer Protection
- Contracts/Financial Disputes
- Debt Collection
- IRS Audit Assistance
- Personal Property Protection
- Promissory Notes
- Rental Agreements
- Small Claims

ESTATE PLANNING

- Codicils
- Durable Power of Attorney
- Physician's Directive/ Living Will
- Will Preparation

AUTO

- Driver's License Reinstatement
- Motor Vehicle Property Damage Claim
- Moving Traffic Violations/ Traffic Tickets

GENERAL

- 24/7 Emergency Legal Access
- 25% Member Discount on legal services not covered
- Document Review
- Legal Forms
- Letters/Phone Calls
- Mobile App
- Telephone Advice
- E-Notary/Online Notarization (limit of 5 uses per membership year)
- Unlimited e-Signature



Plan Overview

FULL-SERVICE IDENTITY RESTORATION

- \$3 Million Identity Fraud Protection Plan
- 3B Credit Report Pre-and-Post Restoration
- Full-Service Restoration by Licensed Private Investigators
- Pre-Existing Identity Theft Restoration
- Unlimited Service Guarantee

MONITORED INFORMATION

- Bank Account Numbers
- Credit/Debit/Retail Cards
- Cryptocurrency Wallets
- Date of Birth
- Driver's License Number
- Gamertags
- Investment Account Number
- Mother's Maiden Name
- National Provider Identifier Number
- Name
- Passport Number
- Social Security numbers
- Usernames and Passwords
- And More!

MONITORING AND DETECTION

- Child Monitoring (Family Plan Only)
- Credit Monitoring*
- Court and Criminal Record Monitoring
- Death-Index Monitoring
- Financial Account Monitoring
- High Risk Application and Transaction Monitoring
- Internet and Dark Web Monitoring
- Local, State and Federal Database Monitoring
- Online Chat Rooms and Social Feed Monitoring
- Payday Loan Monitoring
- Public Record Monitoring
- Telecom Monitoring
- Sex Offender Monitoring
- Sub-Prime Monitoring

ONLINE PRIVACY AND REPUTATION MANAGEMENT

- Anti-Malware Protection
- Data Broker Site Management
- Cyberbullying Protection
- Mobile Security
- Online Parental Controls
- Online Privacy Management
- Password Manager
- Reputation Management
- Reputation Score
- Social Media Monitoring
- VPN (Virtual Private Network)

ALERTS

- Customizable Social Media Alerts
- Hard Credit Inquiry Alerts
- Financial Transaction Alerts
- Identity and Credit Threat Alerts
- Sex Offender Alerts

UNLIMITED CONSULTATION

- Assistance in Analyzing and Interpreting Credit Reports and Medical Data Reports
- Consultation on Common Trends and Scams
- Credit Counseling and Education
- Identity Theft Consultation
- Lost/Stolen Wallet Assistance

GENERAL

- 24/7 Emergency Assistance
- Auto-Monitoring
- Direct Access to Licensed Private Investigators
- Live Member Support
- Mobile App
- Monthly Credit Score Tracker**

*1 bureau credit monitoring (Experian).

**Monthly credit score tracker is based on Experian data.

Plan Pricing

LegalShield Select Plan\$19.95



Who is covered:

- Member
- Member's Spouse or Domestic Partner
- Dependents of the Member or Member's spouse up to the age of 26
- Children under 18 years of age for whom the Member, or the Member's Spouse, is the legal guardian.
- Any Dependent, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions and is
 - a. unable to be employed
 - b. 51% or more financially dependent upon the Member or Member's Spouse
 - c. lives at home with the Member or Member's Spouse

Proof may be required by the Company or the Provider Law Firm before legal services may be given.

1-Bureau Credit Monitoring

Individual	\$9.95
Family	\$18.95

Who is covered:



Individual Plan:

The participant only

Family Plan:

- The participant
- Participant's spouse/domestic partner
- Dependent children under the age of 26

FAMILY PLAN: Monitoring services are available for the employee, their spouse/partner and dependent children under the age of 18. Dependent children ages 18-26 of the employee or employee's spouse/partner are eligible for consultation and restoration services only. Note, that monitoring services are not available for dependent children ages 18-26.



+



LegalShield Select + 1-Bureau Credit Monitoring

Individual	\$29.90
Family	\$35.90

Note: All pricing assumes Payroll Deduction.

The LegalShield Select and Select Plus Plans provide employers with the following enrollment options:

1. Modified Open Enrollment - employees can enroll anytime, but must remain enrolled until the end of their employer's current benefit year. Choosing this option results in a \$4 surcharge.
2. Annual Open Enrollment - this is conventional annual open enrollment with annual lock-in except for Qualifying Status Changes.

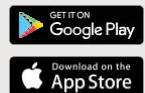
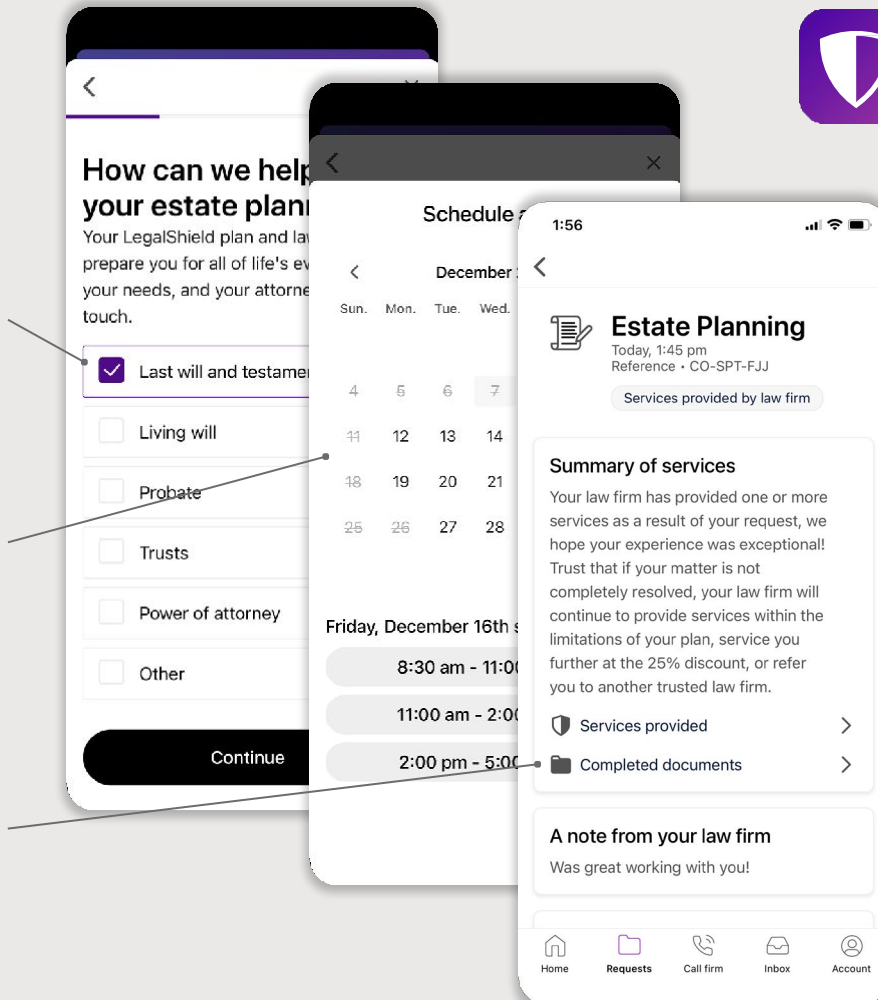


LegalShield's Mobile App

The LegalShield mobile app makes it easy for enrolled participants to access their benefits and creates a customer-centric, hassle-free experience. With this technology, we are enhancing the provider firm and participant relationship. The mobile app makes the plan more convenient to use, and participants can get the legal help they need quickly while they're on the go.

With the LegalShield app, **arranging a time to discuss a legal matter with a lawyer** is as easy as...

- 1 Select legal matter.
- 2 Schedule a date/time for a consultation.
- 3 View saved documents, such as a prepared Will.



10K RATINGS

4.7

★★★★★

"This is a great service and the app is AMAZING. To have access to lawyers at your fingertips is such a comfort. The app is really easy to navigate and makes it easy to protect your rights whenever you need to."

LegalShield's Member Portal

The LegalShield Member Portal enables participants to view their account information, schedule lawyer consultations, and access free resources, e.g., legal forms.

Review the services covered.

Don't let your legal question become your legal problem

[Request a consultation](#)

Up next

Find the legal form you need in minutes

Included in your membership: a world of legal forms! Easily fill them out and get expert review by a lawyer to ensure they're airtight. From contracts to agreements, we've got you covered with personalized legal support every step of the way.

[Browse forms ->](#)

Legal advice for every stage of life

Schedule a call

January 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

[Cancel](#) [Confirm](#)

Quickly set up a convenient appointment

24/7 Emergency Access

25% off Additional Legal Services

Advice and Consultation - Personal

Phone consultations with your law firm for any personal legal matter, even pre-existing matters.

Who's covered

Primary Member Spouse Dependent

Advice and Consultation - Personal Business

Document Review - Personal

Document Review - Personal Business

Letter/Phone Call - Personal

LegalShield's Provider Law Firms

LegalShield built and successfully maintains the only proprietary nationwide network of provider law firms, ensuring best-in-class service is provided to plan participants.



Experienced Lawyers

LegalShield's provider law firms have an average 22-year tenure with LegalShield and their lawyers have an average of 22 years' experience in the practice of law.



Training and Performance

LegalShield lawyers are contractually obligated to meet set SLAs.



Performance Incentives

LegalShield Provider Law Firms are paid on a per-capita basis, and are provided annual awards based on performance.

Direct Access to a Qualified Lawyer

Participants receive direct access to an assigned provider law firm, including 24/7 emergency legal access for covered matters.

Dedicated Network of Provider Law Firms

100% in-network coverage. Provider law firms are paid on a per capita basis, and there are never any claim forms.

Fast Response

A lawyer will respond to participant requests within eight business hours or less.

Quality Assurance

Our provider lawyers respond within eight business hours or less. Our proprietary system provides daily, real-time, online monitoring of our provider law firms, which enables continuous improvement and ensures high service standards are achieved.

Easy-to-Use

We provide easy account set-up and services are easily accessible. For example, participants can start their Will preparation in minutes using the mobile app or member portal.

Mobile App

The LegalShield mobile app provides direct access to participants' dedicated provider law firm and makes it easy to upload and prepare documents for fast legal review.



LegalShield's High Service Standards

LegalShield's modern approach puts the participant first and provides the legal support they need when they need it most.



Legal Shield has always had my back. It is a relief for me to know that I have a lawyer available to me for legal matters such as speeding tickets, even if they are out of state. This time, I got a toll violation in NJ where I was traveling for work, even though I had the proper EZpass. My lawyer communicated quickly and clearly with me, and took care of everything so I didn't have to!

- LegalShield
Member,
Rima L.

We take a **proactive approach** to the service we provide to our participants and provide direct access to their assigned provider law firm, including 24/7 access for covered legal emergencies.

LEGAL PLAN SERVICE	SERVICE LEVEL STANDARD
Phone calls returned	8 hours
Document reviews	3 days
Letter or phone call	3 days
Will preparation (once information is received)	5 days

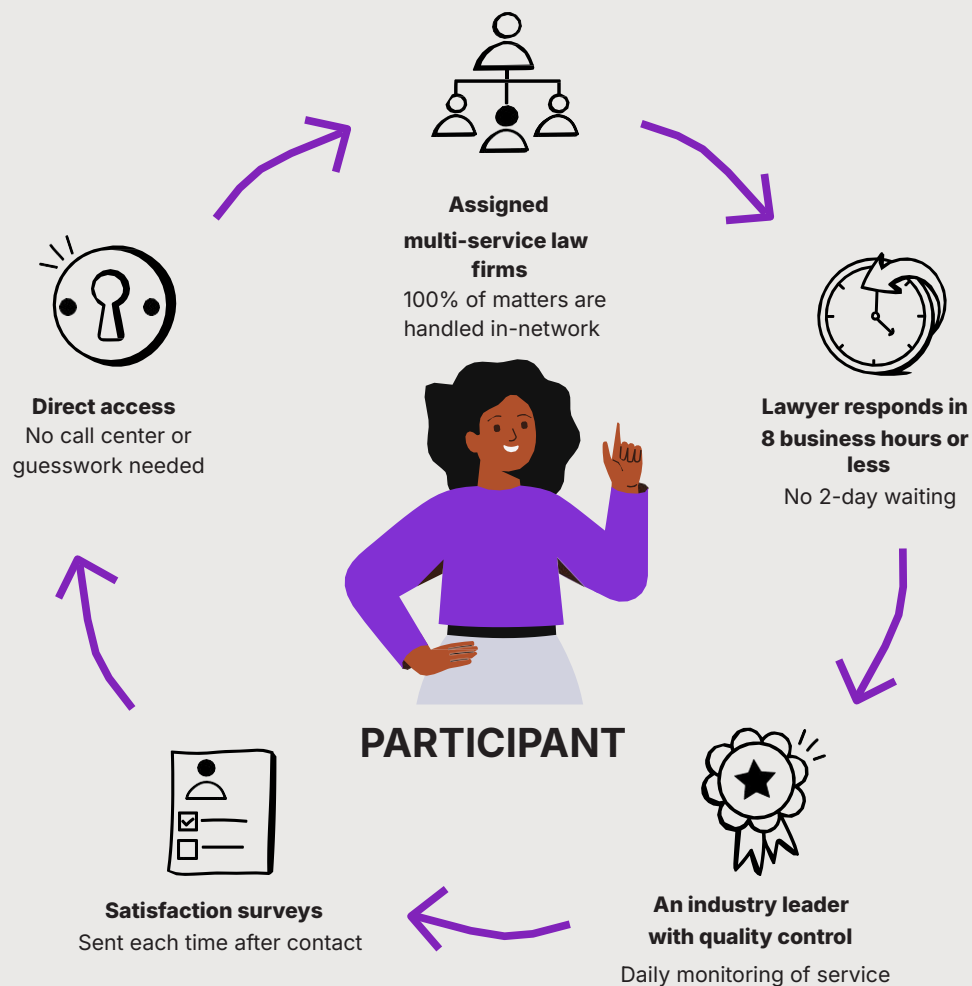


*The Creators of NPS, Bain & Company, suggest a score of 50+ is excellent.

The Participant Experience

With direct access to an assigned multi-service provider law firm, zero claim forms, high service standards and a convenient mobile app, we make using our legal plan easy, hassle-free and participant-focused.

Participant Service Experience Model:

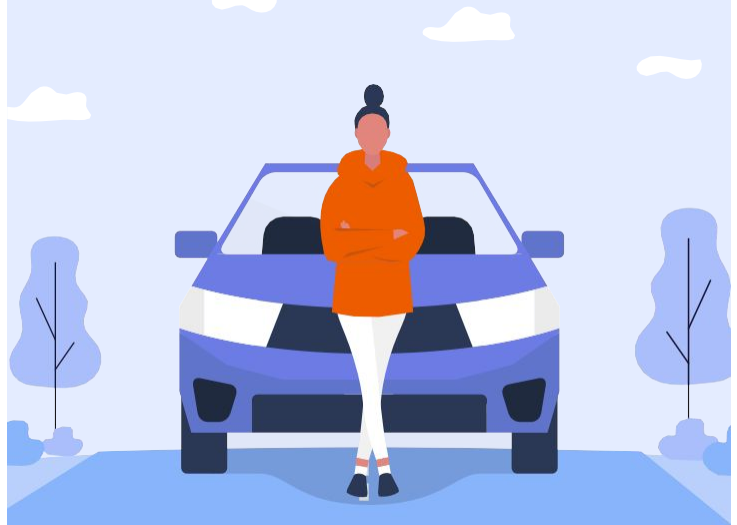


Legal Plans for Today's Legal Matters



Family Law

Participants receive direct access to a assigned provider law firm, for family-related matters including divorce, adoption, name change, and more.



Auto

Advice, consultation, and review of documents for all misdemeanor and non-criminal moving traffic violations.



Tenant Lease Assistance

Advice, review of documents of the residential lease with a landlord.



Estate Planning

A Directive to Physician, Living Will and Power of Attorney can be prepared for the participant.

Educational Services for All Employees

LegalShield's mission is to provide affordable and equal access to justice for all!

Member Resources Website

All employees have access to our [Member Resources Website](#).

The website helps employees maximize plan usage by offering:



Guides



Articles



Videos

All employees can access our library of [Legal Forms and download them for free](#). Once filled out, enrolled participants can ask their provider lawyer to review.


[LegalShield](#) | [IDShield](#) | [Using Your Benefits](#) | [Why Enroll](#) | [Benefits for Life](#) | [Resources](#) | [Sign In](#)

Your Membership Resources



Start Using Your Benefits



Create your account

After enrollment, create your account by using the member number shown in your onboarding letter or email.

[Create account →](#)



Account sign in

Once you've created your account, access your benefits here.

[Sign in →](#)



Find your law firm

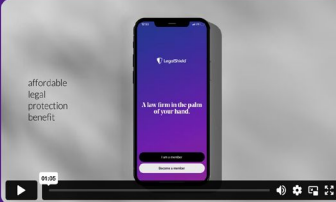
Enter your zip code and we will show you your provider law firm. You can also contact your law firm through the LegalShield mobile app and web portal after enrollment.

[Find your lawyer →](#)

Get Legal Assistance On-the-Go

After account creation, download the LegalShield mobile app to access your law firm in the palm of your hand.



affordable legal protection benefit.

Credit Counseling & Education

Exclusively available with the dual LegalShield & IDShield Plan

Our identity theft specialists will provide one-on-one education to help participants understand their credit rating and actions that are likely to have an impact their credit score.

By combining legal plan benefits with IDShield credit counseling and education, participants receive full-service support for credit related matters. With this full-service credit approach, we review participant expenditures to help identify unnecessary spending habits that could negatively affect credit rating.

Counseling on these topics can improve financial health:

- **Debt management** - Educate on healthy debt management and how to follow a spending plan.
- **Financial budgeting** - Provide information to assist members in creating a budget.
- **Actions that impact credit rating** - Educate on actions that can impact ratings, and how they can influence interest rates.
- **Identity theft risk management** - Guidance on mitigating identity theft risks, blocking unwanted calls and texts, heightening awareness of trending scams to access personal information.
- **Building credit** - Share tips on how to build a strong credit file such as keeping a low balance, paying on time and maintaining a low credit ratio.
- **Mortgage risks and education** - Guidance on loan terminology, interest rates and how credit plays into the overall process.
- **Reviewing suspicious activity** - Assistance in reviewing suspicious activity reported by the service with coaching and education on determining the difference between legitimate and suspicious activity.
- **How collections and inquiries affect credit reports** - Credit activity can impact credit scores in a positive or negative ways. For example, hard inquiries and collections will decrease scores by as little as 5 points and up to 110 points. We educate members on best practices when applying for credit to limit negative impacts.
- And much more!

IDShield's Mobile App

The IDShield mobile app makes it easy for participants to access their benefits. Participants can view their alerts and add/edit their monitored information directly via the app.

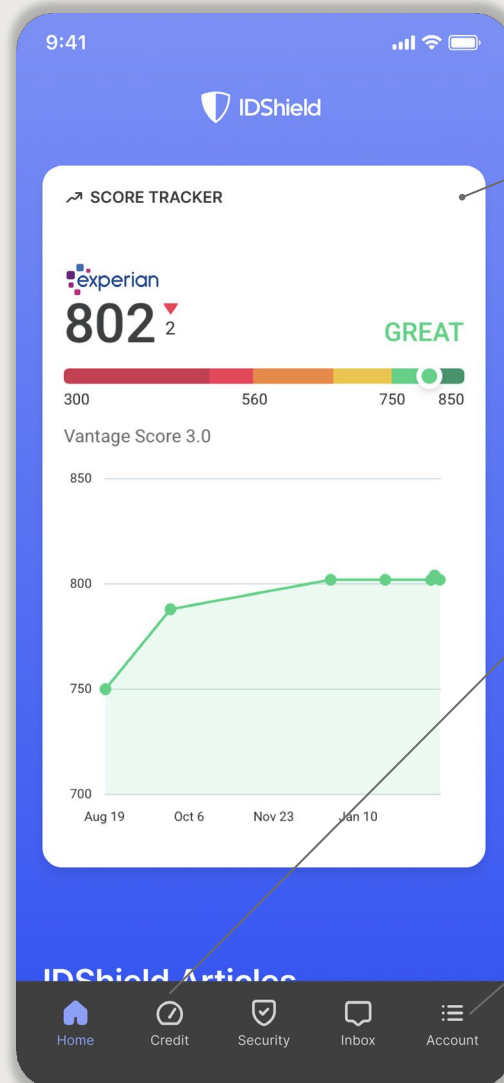


849 RATINGS

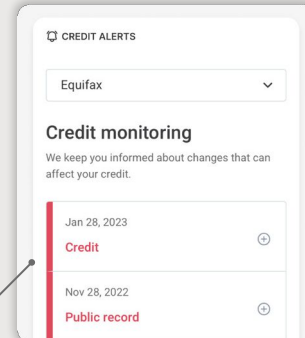
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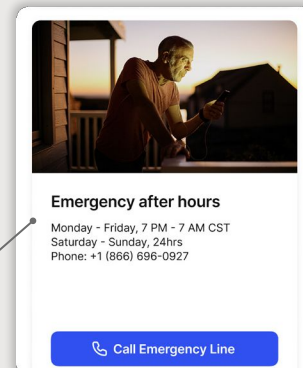
"Great app. Easy to use and functional. Had a case of identity theft — someone tried opening a credit card under my name and it caught it. Totally worth it!"



Credit Score Tracker The monthly credit score tracker is updated each month.



Credit Monitoring
Receive notifications for identity and credit threat alerts, and view the details of each alert.



24/7 Emergency Assistance
Get direct access to identity theft specialists.

IDShield's Member Portal

Participants can access their identity protection portal and other resources, including IDShield's online privacy and reputation management services.

CREDIT ALERTS

Credit monitoring
We keep you informed about changes that can affect your credit.

Date	Type	Name	Bureau
Jul 6, 2023	Inquiry	DT CREDIT	Experian
Jul 6, 2023	New account	LEAD BANK	Experian
Jul 6, 2023	Public record	US BKPT CT GA ATLANTA	Experian
Jul 6, 2023	Potentially negative	ONEMAIN	Experian
Jul 6, 2023	Potentially negative	NAVY FEDERAL CR UNION	Experian

Credit Score Tracking

Not just the "what" of a credit score, but also the "why". Credit scores are updated monthly.

Identity Protect

Monitored Accounts Add Financial Account

 Bank of America	1 Account(s) Monitored
 Chase	1 Account(s) Monitored

Financial Threshold Monitoring

Search by bank and add financial accounts for monitoring. A separate threshold limit can be set on each account.

Identity Protect

ID elements scanned

2

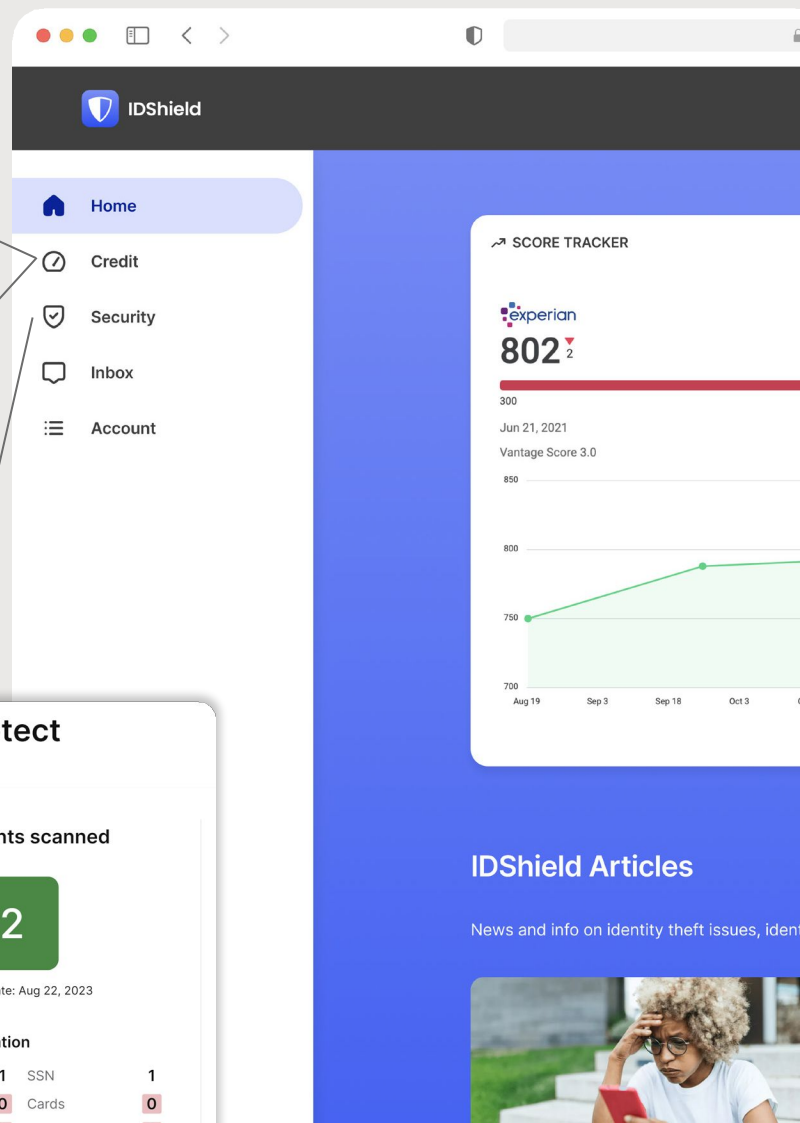
Last scan date: Aug 22, 2023

Monitored information

Address	1	SSN	1
Bank Accounts	0	Cards	0
Driver's Licenses	0	Emails	0
Medical IDs	0	Passports	0

Dark Web Monitoring Services

IDShield continually scans the dark web for **Personally Identifiable Information (PII)** to spot ID theft at the earliest stages.



The Participant Experience

IDShield identity theft specialists **resolve 96% of identity theft issues in an average of 2 hours**. Remaining matters are resolved by our Licensed Private Investigators in an average of 24 days.

Participant Service Experience Model:



Group Benefit Websites

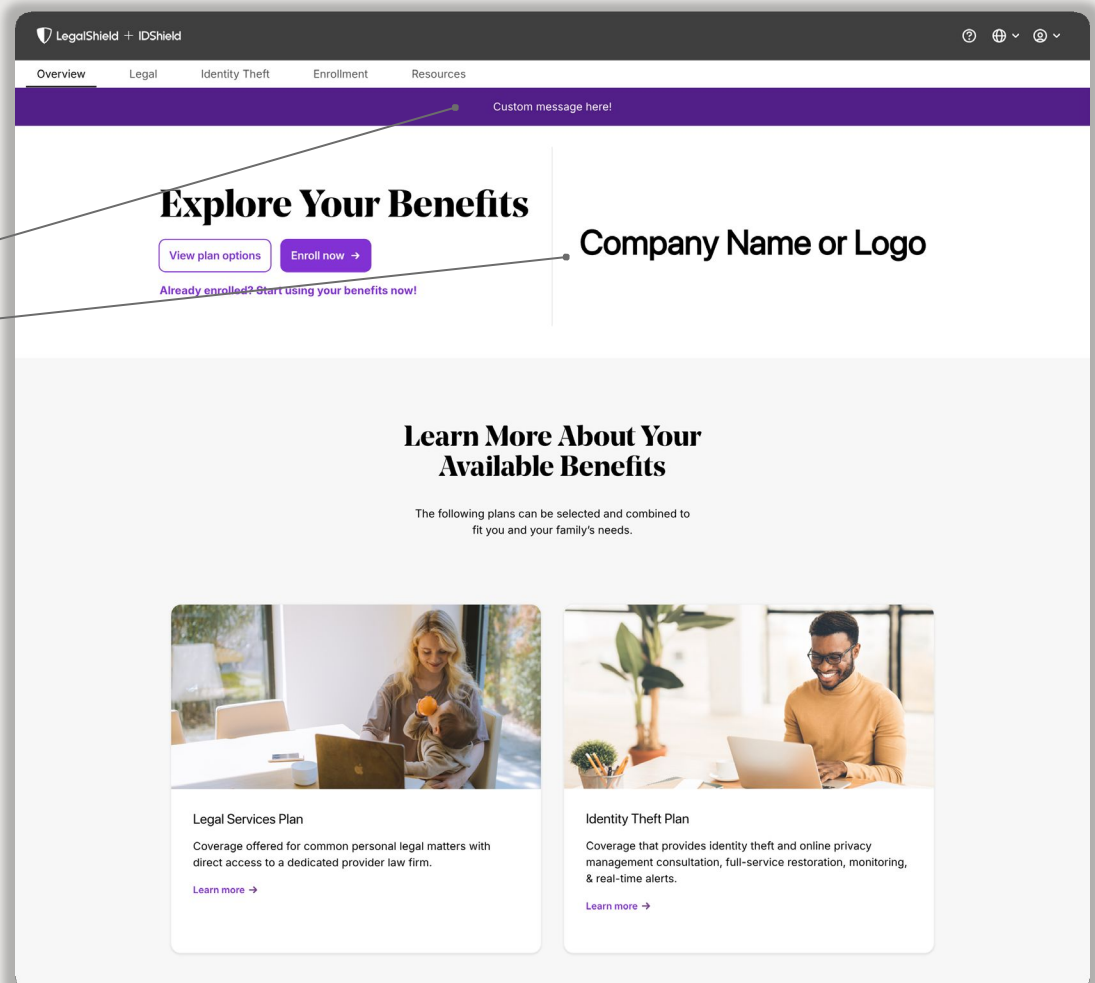
We can provide a custom website co-branded with your company name and logo on the homepage and website URL.

This URL is then placed on the enrollment flyer, and serves as a resource for employees to learn more about the benefit.

All group websites contain plan information and a benefit overview video.

Customized for Your Organization

Your benefits administration home page can be customized with **enrollment instructions** and your **company's name or logo**.

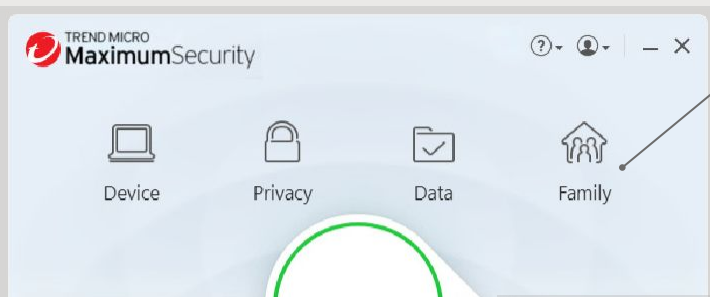


Complete protection for desktop and mobile devices

IDShield partners with Trend Micro to deliver unmatched security, including anti-malware protection, Trend Micro VPN (Virtual Private Network) and Password Manager for both desktop and mobile devices.

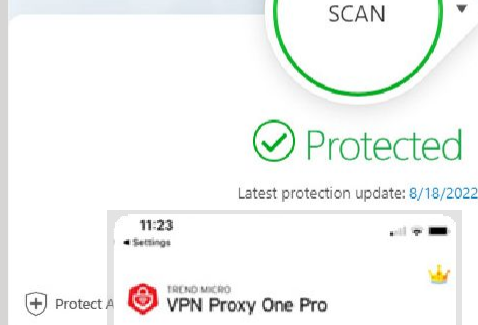
Anti-Malware Protection

Cloud-based AI technology delivers highly effective and proactive protection against ever-evolving malware infections.*



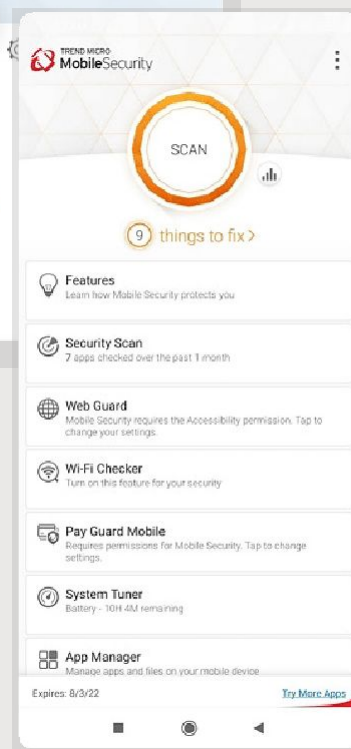
Online Parental Controls

Set parental controls and content filters to monitor and block what web pages can be viewed, and schedule specific timeframes for when children can browse the web.



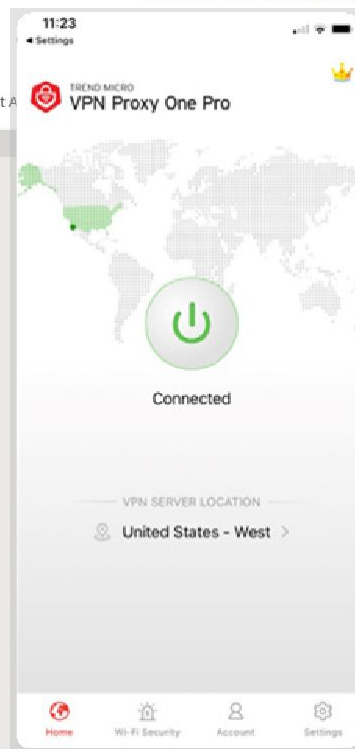
Mobile Security

IDShield's mobile security from Trend Micro provides protection from ransomware, potentially dangerous and harmful websites, unsafe Wi-Fi networks, and more. Participants can even track, lock, and/or wipe a lost or stolen device.



VPN

Bank-grade data encryption to prevent a participant's incoming and outgoing internet traffic from being tracked, hacked or censored. It turns a public hotspot into a secure Wi-Fi.*



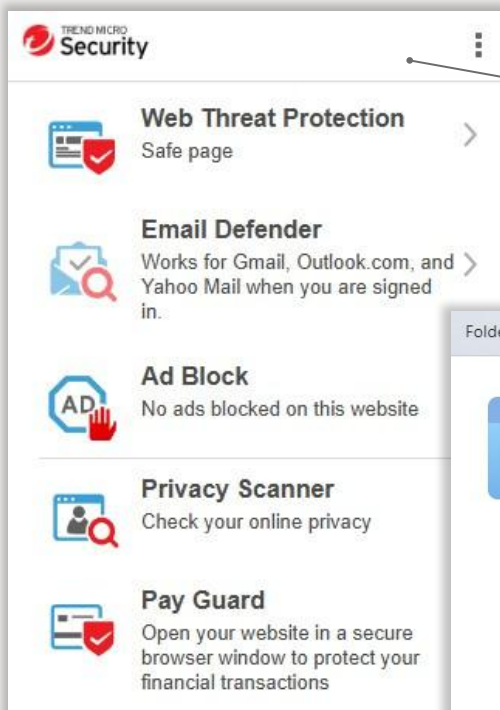
Password Manager

Create strong and unique passwords and safely secure them. Identify weak passwords and change them with unique, tough-to-hack passwords.**

Average annual retail price for these features alone:
\$200 (Family)
\$85 (Individual)

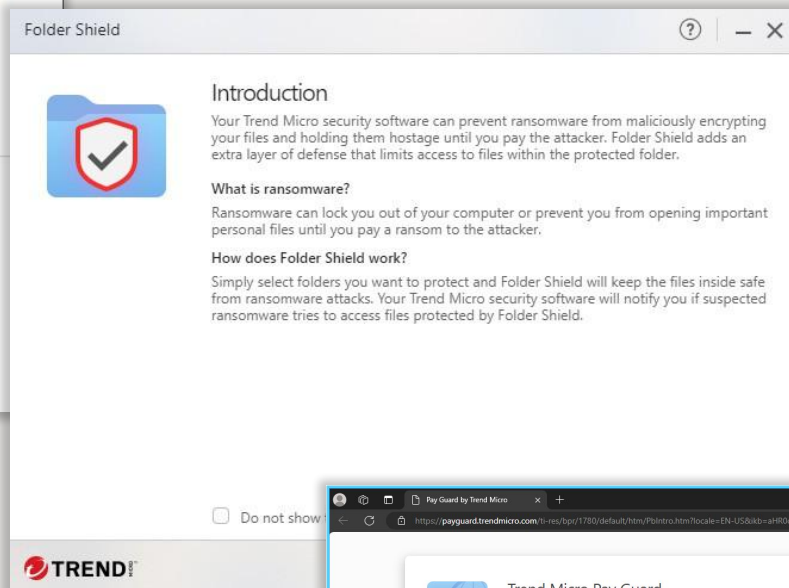
*IDShield Individual Plan protects up to 3 devices while the Family Plan protects up to 15.

**IDShield's Individual Plan provides 1 password manager while the Family Plan provides up to 6.



Trend Micro Toolbar

A browser extension that warns users about security risks associated with websites they visit. It monitors and rates links in search engines and social media channels, and shows ratings when the mouse hovers over a link. The toolbar also protects against phishing scams, banking scams, tech support scams, and identity theft.

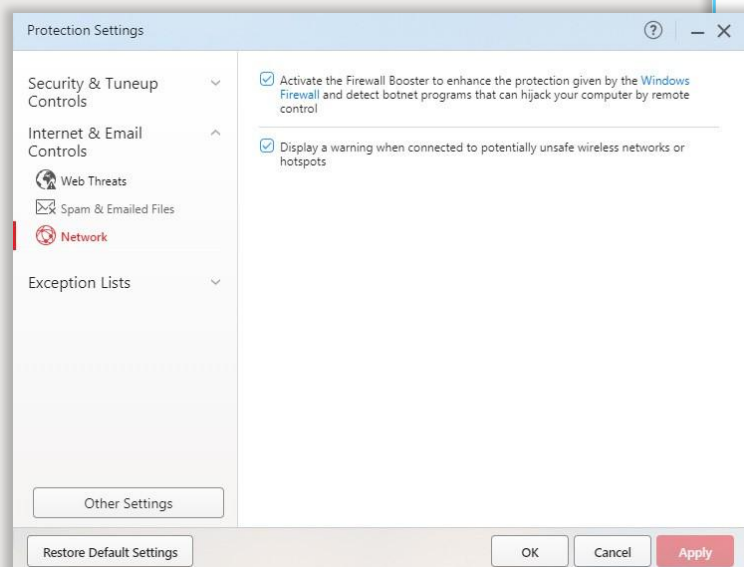
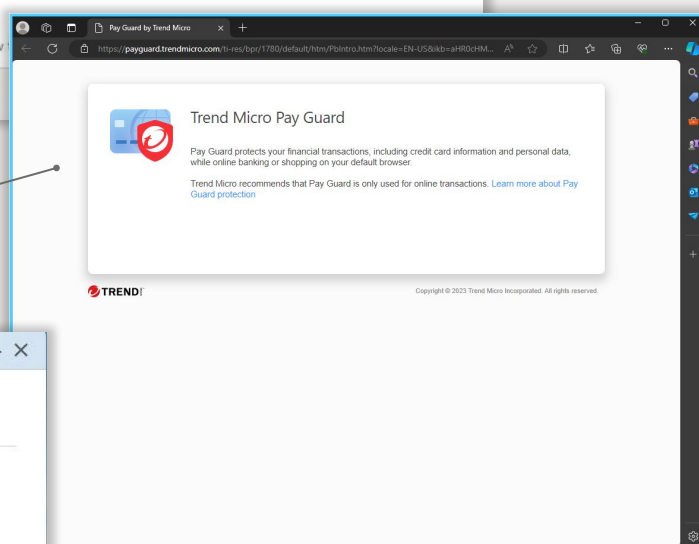


Folder Shield

Adds an extra layer of defense that limits access to important files and folders. It prevents ransomware from maliciously encrypting these files and holding them hostage until the attacker is paid.

Pay Guard

Protects financial transaction data against security and identity threats. Upon visiting banking or shopping websites, Pay Guard opens a secure default browser, safeguarding online transactions.



Firewall Booster

Enhances Windows Firewall's functionality. It provides network vulnerability detection and anti-botnet protection. (A botnet is a network of private computers infected with malicious software and controlled as a group without the owner's knowledge.)

Reputation Management Services

Reputation Management on Social Media Platforms

We provide a first-class social media detection and clean-up service. Additional features include a reputation scan of common social media platforms, such as Facebook and X, a reputation score, and a Google search tool to help participants take control of their online personal appearance.

My Reputation Score: Fair

415

VERY POOR EXCELLENT

Reputation Score

Shows if a participant's **online reputation is at risk.**

Reputation Scan

A reputation scan of Facebook shows **high-risk posts that need to be reviewed and removed** for score improvement.

Reputation Score

Shows if a participant's **online reputation is at risk.**

OK with me Incorrect Flag Delete

Facebook

We have found 8 photos you need to review!

Select the photos and take action using the buttons on the right to improve your score.

OK with me Incorrect Flag Delete

Explore your Facebook photos

Your Facebook was reviewed for any items which could be professionally damaging. Change scan settings

Search 02/17/2022 07/09/2022

Sort by: Oldest first Show: All

Select / Unselect all:

Alcohol 2 Drugs 2 Racy 2 Weapons 2

Thursday 17 Feb 2022

Thursday 17 Feb 2022

Thursday 17 Feb 2022

Thursday 17 Feb 2022

Thursday 17 Feb 2022

Thursday 17 Feb 2022

Thursday 07 Jul 2022

Friday 08 Jul 2022





Advice and Consultation

Letter or Phone Call

The phone call or letter (for each non-related personal legal subject matter) to a third party may be made by the provider law firm if it will further assist in the resolution of the personal legal matter. An additional follow-up letter or phone call will be made when necessary.

Legal Research

This service covers legal research on any personal legal matter, up to one hour per matter.

Phone Consultation

This service covers toll-free phone consultations to discuss any personal legal matter.



Document Services

Document Review

Consultation and review of personal legal document, 50 pages or less. Document review will not cover the review of documents prepared by another lawyer currently representing the Covered Person. This service is limited to one review per document. Document review does not include documents intended to be filed with a governmental entity.



Family

Bullying

This service covers advice, consultation, document review, 50 pages or less, and letter preparation on behalf of the Covered Person when a victim of bullying. Bullying is defined as an ongoing aggressive and unwanted behavior for the purpose of this service.

Civil and Social Discrimination

This service covers consultation and review of documents, 50 pages or less, for the Covered Person when a victim of differential treatment based on civil and/or social characteristics including age, disability, ethnicity, gender, marital status, national origin, race, religion or sexual orientation. Document review does not include documents to be filed in court or with a governmental entity. (Representation is available at a 25% discount from the provider lawyer's hourly rate.)

Domestic Violence

Consultation when the Covered Person is seeking to be protected by a Victim Protection Order. (Representation is available at a 25% discount from the provider lawyer's hourly rate as long as there is no conflict between the participant and other covered person(s).)

Elder Care Law

This service covers advice and review of documents for Member or Spouse with respect to their liability for their parent's elder care issues (including Medicare, Medicaid, Social Security Benefits, Veterans Affairs, prescription plans, nursing home agreements, Powers of Attorney, Living Wills, and Wills). The Provider Law Firm will prepare a deed involving the parent's primary residence when the Member or Spouse are either the grantor or grantee. The Provider Law Firm will prepare a promissory note involving the parents when the Member or Spouse are the payor or payee. The parents of the Member and Spouse are not covered.

Guardianship/Conservatorship

Consultation and document review for the guardianship or conservatorship over a person or estate when the Covered Person is being named as the guardian or conservator.

Immigration

Consultation and document review of 50 pages or less and eligible for a 25% discount. (Document review does not include documents to be filed in court or with a governmental entity.)

Incompetency

Consultation and document review when the Covered Person is subject to a civil competency determination. Trial defense services may apply to the participant and spouse.

Juvenile Matters

Consultation and document review for a participant's dependent child so long as there is no conflict between the participant and said dependent. Document review does not include documents to be filed in court or with a governmental entity. (Representation is available at a 25% discount from the provider lawyer's hourly rate.)

Reproductive Matters

This service provides advice, consultation, and document review, 50 pages or less, for the Covered Person on reproductive matters, including surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. Representation is available at a 25% discount from the provider lawyer's hourly rate.

Uncontested Minor Child Adoption

Provides access to a law firm for help with the uncontested adoption of a minor child. All parties must agree in writing to the adoption, and all consent must be obtained before filing. Primary Member & Spouse only. Preparation of additional documents, including but not limited to, any required notices and/or any official documentation, or additional court appearances will be provided at a 25% Discount to the Standard Hourly Rate. If an Uncontested Name Change becomes contested, any further Services will be provided at a 25% Discount to the Standard Hourly Rate.

Uncontested Name Change

This service provides assistance in preparing documents for an uncontested legal name change for a Covered Person from the Provider Law Firm. This includes preparation of the court application and attendance at the initial hearing to obtain the change in name. Preparation of additional documents, including but not limited to, any required notices and/or any official documentation, or additional court appearances will be provided at a 25% discount to the standard hourly rate.



Home

Boundary or Title Disputes

This service covers advice, consultation and document review, 50 pages or less, for the Covered Person in a boundary or title matter involving their primary or secondary residence.

Deeds

This service covers advice, consultation and document review, 50 pages or less, related to real estate property deeds, when the Covered Person is purchasing or selling a primary or secondary home. (Document preparation available at a 25% discount.)

Easements

This service covers advice, consultation and document review, 50 pages or less, for the Covered Person in a dispute related to an easement connected to their primary residence. Document review can't include review of documents to be filed in court or with a governmental agency.

Eviction and Tenant Problems (Primary Residence - Tenant Only)

This service covers advice, consultation and document review, 50 pages or less, for any Covered Person, 18 years of age or older, arising out of a residential lease. This includes security deposits, leases, disputes with a landlord, and property damage claims.

Foreclosure

This service covers, consultation and document review, 50 pages or less, for the Covered Person for foreclosure of their primary residence or secondary home. Trial defense services may apply for defendant. Document review does not include documents to be filed in court or with a governmental entity.

Home Equity Loan Services

This service covers advice, consultation and document review, 50 pages or less, for any home equity loan of the Covered Person for their primary or secondary home. He or she must be the mortgagor, borrower or buyer. Document review can't include review of documents to be filed in court or with a governmental agency.

Mineral Rights

This service covers advice, consultation and document review, 50 pages or less, concerning a gas or oil lease for the Covered Person's primary or secondary residence and any property purchased for personal use. Document review does not include documents to be filed in court or with a governmental entity.

Mortgages

This service covers advice, consultation, and document review, 50 pages or less.

Residential Loan Document Services

A provider law firm can review mortgage documents that are legally required by the lender for the purchase of a primary residence. Available once per membership year. All necessary paperwork must be provided to the provider firm at least five business days prior to the closing date. This does not include a review of the abstracts, preparation of a title opinion, or a lawyer's presence at the closing. Covers the Primary Member and Spouse.

Property Tax Assessments

This service covers advice, consultation, and document review, 50 pages or less, for the Covered Person for matters concerning property tax assessments and property valuations related to his or her primary residence. Representation is available at a 25% discount of the provider lawyer's hourly rate.

Refinancing of Home

This service covers advice, consultation, and document review, 50 pages or less. Residential loan document services may apply.

Sale or Purchase of Home

This service covers advice, consultation, and document review, 50 pages or less. Residential loan document services may apply.

Tenant Lease Assistance

Receive consultation and document review for a rental agreement in which the Primary Member, Spouse or Covered Dependents over the age of 18 are named as tenants.

Zoning Applications

This service covers consultation, and document review, 50 pages or less. Representation is available at a 25% discount off the provider lawyer's hourly rate. Document review does not include documents to be filed in court or with a governmental entity.



Finance

Civil Trial Defense

- 1st membership year: 60 hours of trial time, of which 2.5 hours may be used for pre-trial time.
- 2nd membership year: 120 hours of trial time, of which 3 hours may be used for pre-trial time.
- 3rd membership year: 180 hours of trial time, of which 3.5 hours may be used for pre-trial time.
- 4th membership year: 240 hours of trial time, of which 4 hours may be used for pre-trial time.
- 5th membership year: 300 hours of trial time, of which 4.5 hours may be used for pre-trial time.

Covers the Member and Spouse. Hours that are not used during the membership year expire and do not roll over to any later membership year. Pre-existing matters, counterclaims, a claim defense, or legal position that is not likely to prevail in court, class actions, any criminal charge, actions related to IRS, bankruptcy, marriage, separation, annulment, child custody, or other divorce or other domestic related issues, garnishment, appeal, or any other post-judgment relief action, arbitrations, mediations, and administrative proceedings are excluded. See a Plan Overview for additional exclusions.

Collection Letters

This service covers advice, consultation, and preparation of letter on behalf of the Covered Person to collect on amounts payable to them for personal collection matter.

Consumer Bankruptcy

Consultation. (Representation is available at a 25% discount off the provider lawyer's hourly rate.)

Consumer Credit Services

Consultation and document review, 50 pages or less. (Representation is available at a 25% discount off the provider lawyer's hourly rate.)

Consumer Protection

Consultation and document review, 50 pages or less.

Garnishment

This service covers advice, consultation, and document review, 50 pages or less, for the Covered Persons for their wage or earnings garnishment.

IRS Tax Audit Assistance

Provides legal advice, consultation, negotiations, and representation if audited by the IRS on a personal income tax return. Participants receive up to 3.5 hours of pre-trial and 46.5 hours of trial time. Trial time only applies when a Covered Person is sued by the IRS or when participants sue the IRS after paying the disputed tax. IRS legal services start for any tax return originally due on April 15 of the same year as the effective date. IRS actions related to garnishment, attachment, charges of tax fraud, or income tax evasion are not covered. Matters involving or related to trust returns, business/or corporate tax returns, business-related income or matters related not covered even if included in a personal tax return. See a legal plan contract for additional exclusions.

Personal Property Protection

This service covers advice, consultation and document review, 50 pages or less, regarding the Covered Person's personal property matters such as consumer credit reports, contracts for the purchase of personal property, consumer credit agreements or installment sales agreements.

Promissory Notes

Consultation and document review, 50 pages or less. Documents to be filed in court or with a governmental entity are excluded.

Repossession

Consultation. Trial Defense Services may apply.

Small Claims

Consultation. If you are the plaintiff, representation is available at a 25% discount off the provider lawyer's hourly rate. If you are the defendant, the Trial Defense Services may apply.



Will and Estate Planning

Living Will or Physician's Directive

A Physician's Directive in the contract or Living Will can be prepared for the Covered Person.

Power of Attorney

Consultation, preparation, and document review of a Durable Power of Attorney prepared by the provider law firm.

Probate

Consultation and 25% discount.

Wills and Codicils

This service covers preparation of a Will or Codicil for any Covered Person. The Will may include a Codicil or amendment and may include the creation of a testamentary children's trust. Estate tax planning is not included. These services do not include the distribution of any assets outside of the United States. The Covered Person may use this Service once per Membership year.



Motor Vehicle

Moving Traffic Violations

Each Covered Person will receive defense of two moving traffic violations per Membership Year. Each time the provider lawyer makes a court appearance, fee of \$79 applies. Must submit at least 5 working days prior to appearance date. Member must attend hearing if requested. The Covered Person may roll over one unused traffic violation to the following year with a max of three covered violations per membership year. A Covered Person may call and get consultation and advice on a ticket without it counting towards their yearly ticket allowance. If the provider lawyer calls the court, it will count towards the Member's yearly ticket allowance.

Motor Vehicle Property Damage

Assistance up to 5 hours per claim. The Provider Law Firm can provide a Covered Person with assistance up to, but not including the filing of or representation in any lawsuit to collect all property damage claims of \$5,000 or less.

Driver's License Reinstatement

This service covers legal assistance with any appeal available pursuant to applicable law when the Covered Person has been denied a driver's license or their driver's license has been canceled, suspended, or revoked. Services are limited to five (5) hours of Provider Law Firm time per occurrence.



Additional Benefits

24/7 Emergency Legal Access

This service covers toll-free access to the provider law firm on a 24-hour-a-day basis for the following emergencies, when the participant is: 1) detained by law enforcement; 2) seriously injured in an automobile or motorcycle accident; or 3) served with a search warrant ; or 4) a child welfare agent is attempting to remove your children. Call the toll-free emergency number at 1-877-825-3797 to speak with Customer Care, who will connect the participant with the provider law firm. Phone access is subject to conditions set by the detaining or questioning authority, which may keep the provider law firm from speaking with the participant. Any other service is available 8:30 a.m. - 5:00 p.m. This service is not for making, posting, obtaining bond, bail, or other security required for release.

25% Discount

Personal legal matters that extend beyond plan features and are not excluded are available for a 25% discount off the provider lawyer's standard hourly rate. The discount is unavailable for contingency fee matters or flat fee arrangements, which may be negotiated at a separate rate with the provider lawyer.

Free Legal Forms

Participants have access to online legal forms that focus on many of today's most common legal concerns. Employees who choose not to enroll in the benefit can also access free legal forms via the provided group benefit website.

Mobile App

The participant can directly call their provider law firm, as well as upload traffic tickets and other legal documents directly to the provider law firm through the LegalShield mobile app. A desktop version of the mobile app is also available.

E-Notarization

Unlimited E-Notary or Online Notarization in accordance with the laws of the Covered Person's state. (Select Plan has a limit of 5 uses per membership year.)

E-Signature

Members receive unlimited number of E-Signatures in accordance with the laws of their state.



Restoration Services

\$3 Million Identity Fraud Protection Plan

IDShield provides a \$3 Million Identity Fraud Protection Plan, provided by a leading national carrier.

This policy provides reimbursement for expenses and financial losses incurred as a result of identity theft – such as:

- Lost Wages
 - Travel Expenses
 - Elder and Child Care
 - Initial Legal Consultation
 - Certified Public Accountant Costs
 - Ransomware/cyber extortion
 - Home title monitoring
 - Senior identity theft
 - Reverse records
 - Ghosting
 - Emergency cash/lost wallet (\$500 sublimit)*
 - Cash Recovery for Stolen Funds from Unauthorized Electronic Fund Transfers (subject to a \$1 million sublimit)*
 - Loss from Financial Accounts Including 401ks and HSAs (subject to a \$1 million sublimit)*
- *This coverage is part of and not in addition to the Expense Reimbursement. See a Protection Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Protection Plan. Note: Pre-existing conditions are not covered under this policy. Digital currency, cyberbullying and social engineering theft-related losses are also not covered.

Full-Service Restoration

If an identity theft event does occur, our Licensed Private Investigators will do whatever it takes for as long as it takes to restore a participant's identity to its pre-theft status. The investigator will work on a participant's behalf to resolve the issue by working with the appropriate government agencies, financial institutions, credit bureaus and collection agencies. No other company offers this high level of professional service.

With the IDShield Family plan, restoration services are provided to dependent children aged 18-26 and/or participant's spouse/domestic partner.

As part of the restoration process, the assigned LPI will:

- Organize details of open identity theft issues and search for other instances of identity theft.
- Review with the participant their credit history and verify if fraud includes items such as:
 - Public records (liens, judgments, bankruptcies) — Credit accounts (new and/or derogatory)
 - Addresses — Prior employment

- Explain the participant's rights, process and responsibilities involved.
- File fraud alerts and disputes with reporting agencies and creditors as needed.
- Obtain a Limited Power of Attorney authorization, which allows the LPI to take actions on behalf of the participant. Authorized as a Limited Power of Attorney, the assigned LPI can then:
 - Issue a fraud alert to all three credit bureaus. — Notify the Social Security Administration (SSA).
 - Notify the Federal Trade commission (FTC). — Notify the U.S. Postal Service (USPS).
 - Work directly with financial institutions and credit card companies to resolve any disputes.

The participant can track their case throughout the restoration process through an Identity Restoration Tracker.

Licensed Private Investigators

Participants have access to consultation services provided by our Licensed Private Investigators. If a participant experiences an identity theft event, one of our investigators will walk them through their issues with one-on-one advice tailored to the specific situation. Participants will have access to an assigned and dedicated investigator throughout the restoration process. All Licensed Private Investigators are licensed in the state of Oklahoma.

Our team of professionals is:

- Fully licensed and rigorously trained in identity theft prevention and restoration
- Fair Credit Reporting Act (FCRA) Certified by the Consumer Data Industry Association (CDIA)
- Equipped with extensive knowledge of credit reporting, identity theft risk management, and consumer protection laws
- Continuously updated on the latest trends and techniques in identity theft to provide cutting-edge protection



Monitoring and Detection

Address Change Monitoring

IDShield monitors participants' address history in the United States Postal Service through the National Change of Address database. This service scans for change of address requests and sends a notification if participant information appears in the database.

Application Alerts

For certain types of account applications, third parties will take participants' information, compare it to public records and return a fraud score. IDShield scans a national ID verification database to determine if a new account application has been submitted with participants' information. We continuously monitor to see if any new accounts or transactions appear.

Auto-Monitoring

IDShield's auto-monitoring provides participants with monitoring services directly on the effective date of the plan. Using the participant's full or partial Social Security number (SSN), name, address and date of birth provided at time of enrollment, the participant's identity is automatically monitored. During account activation, participants are encouraged to provide further information to enable the full monitoring services the plan provides. To activate their account, participants will be asked two questions about their credit history to successfully authenticate their account and confirm their identity.

The following services are available for auto-monitoring:

- Credit Monitoring
- Dark Web and Internet Monitoring
- Court Records Monitoring
- Public Records Monitoring
- Address Change Monitoring

Only the named participant is subject to auto monitoring. Spouse and dependent child monitoring will require separate set-up by accessing the participant portal.

Child Monitoring

With the IDShield Family Plan, we'll monitor dependent children under the age of 18. Participants receive an alert if their child's SSN is used to create any new accounts or included in credit applications, loans, court documents, etc.

Continuous Credit Monitoring

This IDShield plan provides 1 credit bureau (Experian) monitoring. Lenders, creditors and many businesses check and submit data to go on credit reports. If changes or inquiries are made, participants will receive a real-time alert.

IDShield continuously monitors the participant's credit bureau report(s) for the following:

- Delinquent Accounts
 - New Addresses
 - New Tradelines
 - Settlements
 - Cards Over Limit
 - Lost or Stolen Cards
 - Participants Noted as Deceased
 - Bankruptcies
 - New Collections
-

Court Records Monitoring

IDShield can determine if a participant's identity is associated with a criminal act by monitoring court records connected to their name, SSN and date of birth. Criminals can fraudulently use stolen identities, causing the victim's information to falsely appear on citations, arrest records, felonies, traffic offenses and convictions. IDShield monitors millions of dockets from the Administration of the Courts, the Department of Corrections, county courts and other legal agencies in search of participant data. If a match is found, the participant will receive an alert with the details.

Dark Web Monitoring

Billions of records are for sale on the dark web, so real-time monitoring is vital. IDShield's dark web monitoring provides extensive scans of online sources for identity data and sends participants real-time alerts if their PII is found. IDShield reviews thousands of websites and data points across the dark web to see if participant information has been exposed.

We monitor the following:

- Bank Account Numbers
- Business License Numbers
- Credit/Debit/Retail Card Numbers
- Cryptocurrency Wallets
- Date of Birth
- Driver's License Number
- Full Name
- Gamertags
- Investment Account Numbers
- Mailing Address
- Medical ID Numbers
- Mother's Maiden Name
- National Provider Identifier Number
- Passport Number
- Phone Numbers
- Social Security number
- Usernames

Deceased Family Member Monitoring

IDShield provides deceased family member monitoring for both a deceased spouse and a deceased child. For a deceased spouse added to the plan prior, we will monitor their PII and SSN on the Dark Web and provide Court Record Monitoring. If the spouse and/or child was added to the plan after they have become deceased, we will monitor their SSN on the Dark Web. For a deceased child, we will monitor their SSN on the Dark Web.

Financial Account Monitoring and Alerts

IDShield monitors participants' financial accounts including credit cards, checking, savings, 401k, 403 (b), 457 accounts, loans and more for any discrepancies. Participants will receive alerts notifying them of financial withdrawals, balance transfers and large purchases on financial accounts, if a transaction is made outside of a set monetary amount. We also will list the most recent financial transactions and detect reoccurring payments which can be viewed as subscriptions.

High Risk Application and Transaction Monitoring

Financial institutions use specific technology to verify the identity of new account holders before processing high-risk transactions. IDShield monitors these processes to determine if details for a new bank account or large money transfer are associated with a participant's personal data. Our application and transaction monitoring can potentially catch identity theft 90 days faster than traditional credit monitoring alone. Furthermore, IDShield can better secure a participant's online financial records by monitoring unauthorized use of username and password combinations used for online banking or insurance accounts. This service monitors processes related to:

- Instant Credit Applications
 - Financial Account Updates
 - Credit Line Increases
 - Money Transfers
 - Activity on New Accounts
 - Customer Payment Activity
 - Online W-2 Access
 - Online Prescription Management
 - Fund Transfers
 - Auto Pawns/Title Pawns
 - Buy Here/Pay Here Auto Loans
 - Enhanced Sub-Prime Loans
 - Rent-to-Own Applications
 - Telecom Account Applications
-

Monthly Credit Score Tracker

The credit score tracker gives participants the ability to watch their Experian credit score on a monthly basis with a map that shows a 12-month historic view of their credit trends from the past year – beginning when the service was first activated.

Payday Loan Monitoring

IDShield provides non-credit loan monitoring for short-term payday or similar cash advance loans. We screen online, rent-to-own and payday lender storefronts for unauthorized activity.

Public Records Monitoring

IDShield monitors public record reports to screen for different pieces of PII – including name, address, phone number, email, SSN and more.

These reports include details on:

- Bankruptcy
 - Motor Vehicle Records
 - Driver's License Records
 - Criminal Records
 - Business Licenses
 - Tax Assessor Records
 - Residencies
 - Lease History
 - Registrations
 - Deeds
-

Sex Offender Monitoring and Alerts

Participants can learn if a registered sex offender lives near them. They'll also receive alerts when a new offender moves into their neighborhood, out of their neighborhood or if someone in their neighborhood becomes registered. Participants can search within a five-mile radius of their home address.

With sex offender search, participants can:

- View sex offender details.
 - Search using an adjustable radius of their home address.
 - Receive alerts when a sex offender moves nearby.
-

Sub-Prime Monitoring

Sub-prime monitoring searches transaction data for rent-to-own, buy-here pay-here auto dealers, title pawn and sub-prime loan applications. Participants will be notified when new transactions are discovered.

Telecom Monitoring

IDShield monitors phone number history associated with an individual, as well as any phone number changes with a database of more than 1.2 billion landlines and mobile phones to assure participants that their phone number is not being redirected.



Online Privacy and Reputation Management

Anti-Malware Protection

IDShield's Maximum Security protection from Trend Micro™, uses cloud-based AI technology to deliver highly effective and proactive protection against ever-evolving malware infections. As part of this protection, we provide tools that limit access to important files and folders and can prevent ransomware from maliciously encrypting these files and a protected web browser that adds an extra layer of protection when banking or shopping online.

IDShield safely stores participants' sensitive files inside a password-protected storage vault. IDShield also scans webmail on Google Chrome for malicious email links and attachments sent to popular services such as Gmail, Outlook or Yahoo.

The IDShield Individual Plan provides protection for up to three devices and the IDShield Family Plan provides protection for up to 15 devices.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP 1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (Windows IOS and ARM processors only supported by IDShield Endpoint Anti-Malware on Microsoft® Store). Mac Operating Systems: Apple® macOS 10.14 to 10.15 and macOS11 Big Sur, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 4.1 or later. IOS Operating Systems: iOS 9 or later. 64-bit device required for latest

Cyberbullying Protection

If any covered participant is being bullied, online or face-to-face, we will connect them to local agencies/authorities, school administrators and counselors and provide guidance on how to navigate the situation and reduce the impact of bullying on the victim.

Data Broker Site Management

IDShield's Privacy Check provides a scan every 90 days of top data broker sites for participants' personal information, including their name, address and phone number. Data brokers collect valuable personal information. In the best case, they sell it to companies who wish to use the data to deliver targeted ads. In the worst scenario, identity thieves can use databases to get their hands on private data. Participants will be sent alerts if any information is found and will have the ability to review and the option to remove this information.

Firewall Booster

Enhances Windows Firewall's functionality. It provides network vulnerability detection and anti-botnet protection. (A botnet is a network of private computers infected with malicious software and controlled as a group without the owner's knowledge.)

Folder Shield

Folder Shield adds an extra layer of defense that limits access to important files and folders. It prevents ransomware from maliciously encrypting these files and holding them hostage until the attacker is paid.

Mobile Security

IDShield's mobile security from Trend Micro™ provides protection from ransomware, potentially dangerous and harmful websites, unsafe Wi-Fi networks, and more. Participants can even track, lock, and/or wipe a lost or stolen device.

System Requirements: Android Operating Systems: Android 4.1 or later. iOS Operating Systems: iOS 11 or later. iPadOS 13.0 or later. 64-bit device required for latest version.

Online Parental Controls

IDShield's maximum security protection from Trend Micro™ allows participants to set parental controls and content filters to monitor and block what web pages can be viewed, and schedule specific timeframes for when their children can browse the web.

System Requirements: Windows Operating Systems: Microsoft® Windows® 7 (all versions) with Service Pack 1 (SP 1) or later, Microsoft® Windows® 8.1 (all versions), Microsoft® Windows® 10 (Windows IOS and ARM processors only supported by IDShield Endpoint Anti-Malware on Microsoft® Store). Mac Operating Systems: Apple® macOS 10.14 to 10.15 and macOS11 Big Sur, Chrome OS Operating System: Chrome OS 79 or higher (Chromebooks only supported by IDShield Endpoint Anti-Malware on Chrome Web Store), Android Operating Systems: Android 4.1 or later. iOS Operating Systems: iOS 9 or later. 64-bit device required for latest version.

Online Privacy Management

IDShield provides consultation and guidance on ways participants can protect their privacy and Personally Identifiable Information across the internet and on their smart devices. Our certified and Licensed Private Investigators provide unlimited consultation on how to switch to easy-to-use and privacy-conscious alternatives to well-known software such as Google search, Gmail, Facebook, and Amazon. We will provide step-by- step advice and consultation to participants on how to take control of their online privacy by showing them how to:

- Delete unused online accounts
- Delete unused apps from their mobile phone
- Audit third-party app access to personal information
- Ensure their browser isn't tracking them
- Delete unused software on their computer
- Remove data from public records sites (Intelius, MyLife, BeenVerified, etc.)
- Reset and recycle (or donate) unused devices (mobile, PC)

IDShield's identity theft specialists also provide anti/cyberbullying, password, and privacy management consultation for:

- Data broker sites (Spokeo, MyLife, etc.)
 - Social media platforms (Facebook, LinkedIn, Twitter, Instagram and YouTube)
 - Voice assistance devices (Alexa, Google, etc.)
 - Online browsers (Brave, Ghost, etc.)
 - Smart TVs
 - Password management services
-

Password Manager

IDShield's password manager from Trend Micro™ allows participants to create strong and unique passwords and safely secure them. The password manager can identify weak passwords and change them with unique, tough-to-hack passwords. The IDShield Individual Plan provides one password manager license and the IDShield Family Plan provides six password manager licenses.

Pay Guard

Pay Guard protects financial transaction data against security and identity threats. Upon visiting banking or shopping websites, Pay Guard opens a secure default browser, safeguarding online transactions.

Reputation Management

IDShield's Reputation Management service allows participants to scan their social media accounts, for existing content that could damage their online reputations. Participants will be notified of high-risk posts and images and can review and remove flagged content from their personal accounts. Participants can also see how they appear in Google Searches and learn how to improve their visibility by increasing positive posts. Family Plans provide this service to both participants and their spouses.

Reputation Score

A reputation score is provided based on content and photos found on scanned social media accounts. Tips to improve the participant's score are provided along with social posts and photos that were flagged as part of the scan. Participants will have the option to review flagged content and remove content from their personal accounts to improve their score.

Social Media Monitoring

IDShield monitors participants' social media accounts for personal information that has been exposed through image captions, posts and comments. Participants will be notified if their social content presents reputational risks such as foul language, drug references or discriminatory terms.

Trend Micro Toolbar

This is a browser extension that warns users about security risks associated with websites they visit. It monitors and rates links in search engines and social media channels, and shows ratings when the mouse hovers over a link. Toolbar also protects against phishing scams, banking scams, tech support scams, and identity theft.

VPN (Virtual Private Network)

IDShield's Virtual Private Network (VPN) Proxy One from Trend Micro™ utilizes bank-grade data encryption to prevent a participant's incoming and outgoing internet traffic from being tracked, hacked or censored. It turns a public hotspot into a secure Wi-Fi. The IDShield Individual Plan provides protection for up to 3 devices and the IDShield Family Plan provides protection for up to 15 devices.

System Requirements: Windows Operating System: Microsoft® 10 RS3 and above, Mac Operating Systems: Apple® macOS 10.12 and above, Android Operating Systems: Android 5.X and above, iOS Operating Systems: iOS 9.X and above.



Consultation Services and Support Tools

24/7 Emergency Assistance

In the event of an identity theft emergency, IDShield provides emergency access to live support 24/7, ensuring participants can get help right away.

Alerts

IDShield gives participants the power to choose how they receive various alerts for credit monitoring, identity threats, and much more. Alerts are sent via email and push notifications via the mobile app.

All alerts can also be viewed when logging into the IDShield mobile app or member portal.

Credit Counseling and Education

IDShield's identity theft specialists can provide one-on-one education to help participants understand their valuable credit rating and actions that are likely to have an impact on their credit score. They can also provide counseling on debt management, financial budgeting, credit score health and more. Exclusively available with the dual LegalShield & IDShield Plan.

Credit Freeze and Fraud Alert Assistance

IDShield's investigators will provide the participant assistance with placing a credit freeze and/or fraud alert on their credit reports in the event of a breach or other identity theft incident. If their identity is stolen, the LPI will issue fraud alerts to all three credit bureaus and with reporting agencies and creditors as needed.

Language Support

IDShield's investigators can provide language support in English, Spanish and French.

Live Member Support

IDShield's identity theft specialists, Licensed Private Investigators and Customer Care teams are available from 7 a.m.-7 p.m. CT Monday-Friday. Identity theft specialists are also available 24/7 for identity theft emergencies.

Lost/Stolen Wallet Support

Losing a wallet can be stressful, but our investigators are there to assist. We offer guidance to determine what may have been stolen and provide support for any resulting identity theft.

Medical Data Report Support

Our site provides a link to sources of medical data reports. Participants can retrieve and review these reports for inaccurate or fraudulent information.

Solicitation Reduction

Reducing mail and phone solicitation helps lower the risk of thieves finding personal information to exploit. Our identity theft specialists are available to provide advice and assistance to reduce the number of unsolicited offers for credit cards and insurance participants receive. Participants can also use IDShield Privacy Check to manage their information displaying on data broker sites.

This is a general overview of the legal plans available from Pre-Paid Legal Services, Inc. ("PPLSI") for illustration purposes only. See a plan for specific state for complete terms, coverage, amounts, limitations and conditions. Certain benefits are not available to all Covered Persons. PPLSI provides access to legal services offered by a network of provider law firms to PPLSI members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and PPLSI, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment-related matters, including Employer or statutory benefits; matters for which an attorney-client relationship existed prior to being eligible for Plan Services, any matters related to Native or First American tribes or tribal governments; services outside the 50 states of the United States; business matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense. The full list of applicable terms and conditions can be found here <https://files.shieldatwork.com/af18c60b-31c6-4606-9a89-191a7598c6f3.pdf>. Employers and enrolled employees agree to abide by these terms and conditions. ERISA will be required for the states of New York and Nevada.

All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. ("PPLSI") nor any of its companies. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and PPLSI, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment; patent, trademark, or copyright matters; any matters related to Native or First American tribes or tribal governments; requested service that lacks merit, is frivolous or would violate any ethical rule or law; services outside the 50 states of the United States; business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense. IDShield provides access to identity theft protection and restoration services and are available at individual or family rates. A family plan provides monitoring services for eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.