

Be fully prepared and
confident
with Legal Benefits

Columbus Metropolitan Library

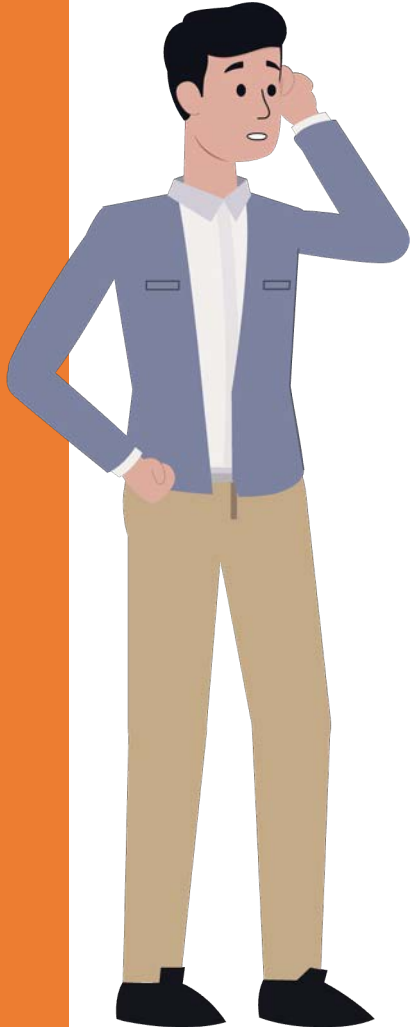
A legal benefits plan can ease the biggest stresses – finding and paying for legal expertise when you need it most.



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

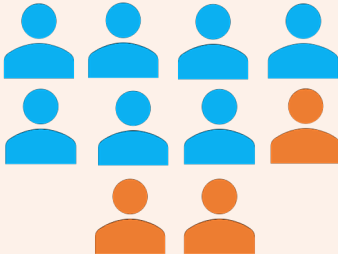
 LegalEASE

The Numbers



■ Affected ■ Total employees

Over **70%** of people will have the need for a lawyer in the next 12 months.¹



■ Affected ■ Total employees

More than **70%** of those needing an attorney in the next 12 months don't know how to tell a good lawyer from a bad one.²

¹ Source: American Bar Association
² Source: American Bar Association

The Numbers

An Attorney charges on average **\$278** per hour¹.

On average, it costs **\$375** to create a will².

What non-members can expect to pay:

Retainer Fee
\$5,000 to \$25,000

+

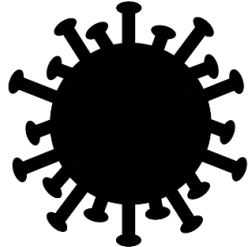
Litigation Fees
\$10,000 to \$50,000

=

\$15,000 to \$75,000 total
cost to Employee

¹ Source: LegalEASE Study, 2015

² Source: Legalzoom.com 2014



COVID-19 is Bringing Financial Disaster to Many Families Who Don't Have Legal Benefits

Many Americans are headed for financial and legal problems in the next few months.



Bankruptcy

- ✓ Student loan refinancing
- ✓ Lease payments due
- ✓ Mortgage payments
- ✓ Loss of income
- ✓ Loan forgiveness

Foreclosure

- ✓ Past due payments
- ✓ Liens
- ✓ Refinancing of primary residence
- ✓ Local tax liabilities
- ✓ "Underwater" property values

Credit Card Bills/Debts

- ✓ Debt collection defense
- ✓ Fraudulent charges
- ✓ Demand letters
- ✓ Credit score
- ✓ Past due balances
- ✓ Payment consolidation

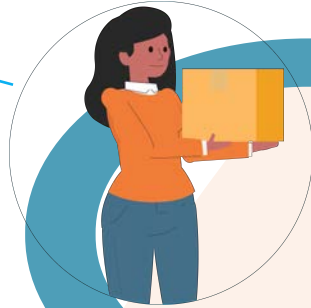
Landlord/Tenant

- ✓ Evictions
- ✓ Lease provisions
- ✓ Past due rent
- ✓ Live-in guests
- ✓ Notice to Quit
- ✓ Local ordinance violations
- ✓ Landlord violations, trash, premises, etc.

A Legal Benefits Plan Can Assist During Life Events

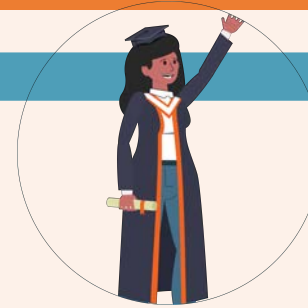
Employees In their 30s

- Will and Estate Planning
- Buying/Selling/Refinancing Your Primary Residence
- Adoptions



Employees In their 20s

- Tenant Dispute
- Traffic Matters



Employees Getting Married

- Name Change
- Purchase of Primary Residence
- Guardianship/Conservatorship
- Governmental Agency Adoptions



Employees That are Expecting

- Will and Estate Planning
- Purchase/Sale of Primary Residence
- Name Change



Employees With Teenagers

- Traffic Matters
- Misdemeanor Defense
- Consumer Dispute



Employees In their 40s

- Living Trust Document
- Foreclosure
- Guardian/Conservatorship



Employees In their 60s

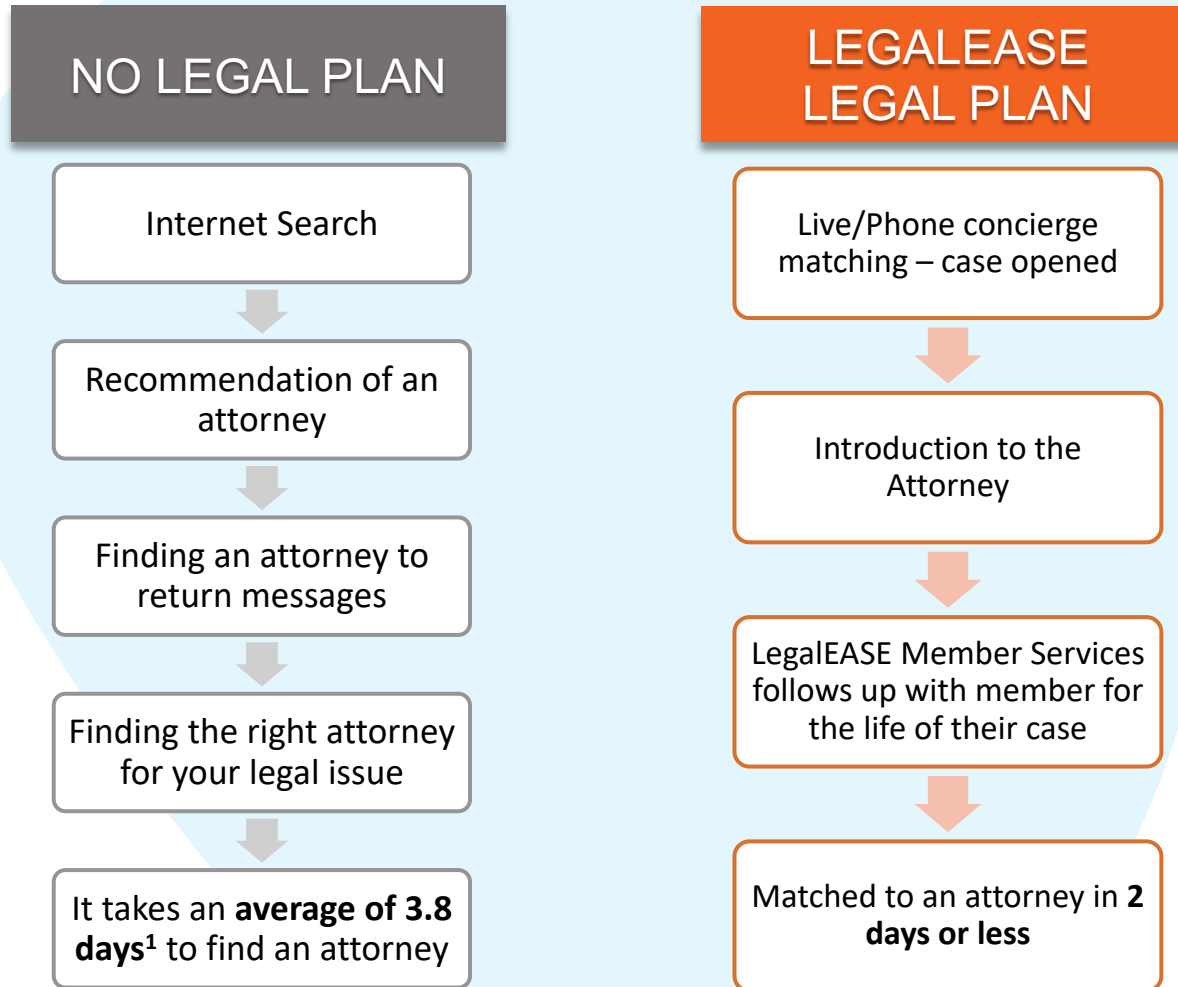
- Will and Estate Planning
- Living Trust Document
- Sale of Primary Residence
- Health Care Power of Attorney
- General Power of Attorney

Employees In their 50s

- General Power of Attorney
- Living Will
- Guardianship/Conservatorship
- Living Trust Document



The Process of Finding an Attorney



¹ Source: LegalEASE Employee Health; Legal & Financial Stress Impact Study, 2016, Part II

What You Get With A Legal Benefits Plan

Benefits of a LegalEASE Plan

- Coverage for in and out-of-network
- Concierge assistance navigating common legal issues



Member Focused Care

- ✓ Live Concierge Matching with Dedicated member specialists
- ✓ 98.1% Connection Success to an attorney
- ✓ We match attorneys to your preference and needs including everything from LGBTQ to gender and religion



Our Attorney Network

- ✓ More than 20,000 network attorneys
- ✓ Members are guaranteed access to an attorney within 23 miles of their home for covered matters
- ✓ Certified before joining and are recertified annually



Advocacy
Help During
the Entire
Legal Matter

Stays with you
from the
beginning to
the end

Can answer
questions
about the
American
Legal System

Follows up
with you
during the life
of your legal
matter

Will reach out
to the attorney
on your behalf

Advocates
typically speak
to about 7
attorneys
before
matching

What You Get With A Legal Benefits Plan

Benefits of a LegalEASE Plan

- 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

Our Vetting Process

- ✓ Board-Certified Examination
- ✓ State-Licensed – Locality of Member
- ✓ Examine their Law Practice History
- ✓ 13 Background Question Certification
- ✓ Community/Law Practice Record
- ✓ Review of E&O/Discipline Record
- ✓ Penalty of Perjury Submissions
- ✓ Insurance Requirement
- ✓ **10 years of Attorney Experience**
- ✓ Professional Conduct Code



With over 20,000 attorneys in our network, we are the **largest U.S. provider**

Attorneys are interviewed and pre-screened before matching them to a member.

Plan Pricing

An Attorney charges on average **\$278** per hour¹.

On average, it costs **\$375** to create a will².

Instead of all those high prices, LegalEASE offers....

¹ Source: LegalEASE Study, 2015

² Source: Legalzoom.com 2014

Plan Pricing

Instead of all those high prices, LegalEASE offers....

Plan Details:

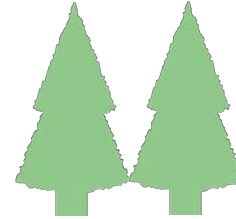
\$17.11 monthly, via payroll deduction

Who's Covered:

Employee



Spouse



Dependent Children
Up to age 26

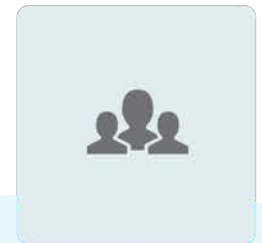
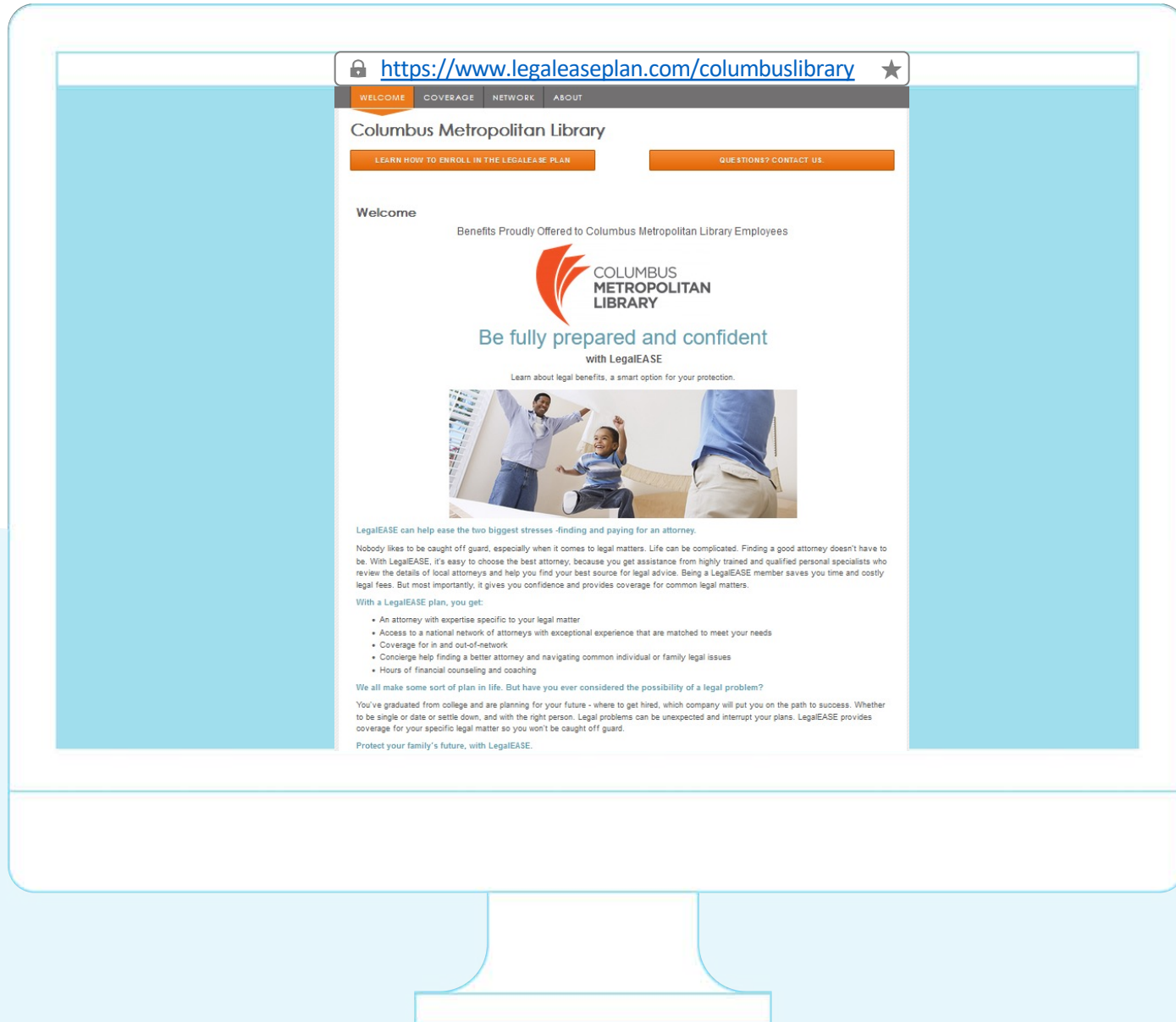


Parents

Elder Benefits designed for Plan member's and Spouse's parents



Your Customized Microsite



LegalEASE Access Methods



LegalEASE Attorney Matching Portal

LAMP™ offers an online, enhanced member experience using improved technology to assist your legal or financial matters.

- Simple 5-step intake process
- Ability to select specific attorney traits needed for your individual situation
- Direct email communications with an attorney when your case is matched
- Track progress of your submitted case

Available 24 hours a day, 7 days a week to open a case at your convenience.



Advocate Compatibility Matching Service

- Live Help/Phone assistance for members
- Trained advocates to help you every step of the way from intake until your case is completed
- Save time and reduce stress with a more accurate attorney connection

Call our Member Services Specialists
1-888-416-4313 | 7AM-7:30PM CST
Monday - Friday



Online Account Registration



Visit online at legalcorner.legaleaseplan.com

STEP 1: Click **REGISTER** button at the top right to create an account.

STEP 2: **INSTRUCTIONS** sent to your registered email address to confirm your newly created account; Setup password & verify membership

STEP 3: Login using your email and password

STEP 4: Click **FIND AN ATTORNEY** tab; Select the **LAMP** button

STEP 5. Fill out the online intake form; **SUBMIT** your case for matching

We're Here When You Need Us



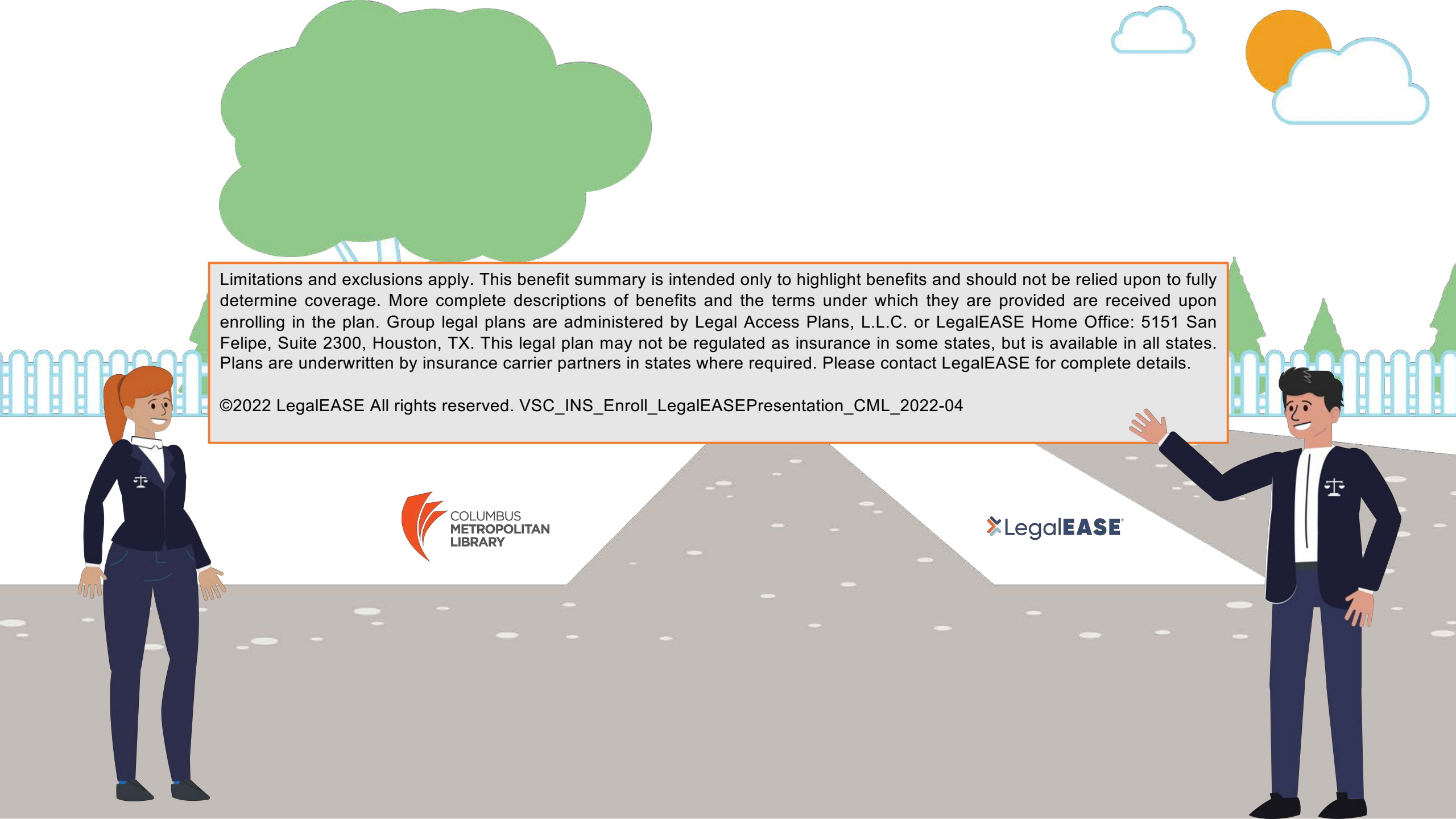
For more information, visit:

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



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, but is available in all states. Plans are underwritten by insurance carrier partners in states where required. Please contact LegalEASE for complete details.

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