

LegalShield / Benefit Booklet Copy

Protect Yourself and Your Family with a Legal Services Plan

The legal plan, administered by LegalShield, gives you direct access to a dedicated provider law firm for a wide range of personal legal matters including, but not limited to:

- **Estate planning:** Wills, living wills, powers of attorney, advance directives, probate
- **Real estate:** Home sales, purchases, refinancing, foreclosures, property tax assessments
- **Landlord/tenant:** For tenants— eviction, rights to belongings in rental home, refund of deposit, review of lease agreement
- **Family law:** Eldercare, adoption, guardianship, name change, juvenile matters, reproductive assistance, prenuptial agreements, divorce
- **Consumer protection:** Bankruptcy, billing disputes, tax audits, loan modifications, credit reports/repairs, etc.
- **Traffic:** Points violations, traffic tickets, accidents, license restoration, and property damage
- **Tax audit:** Receive consultation and representation if audited on your personal tax returns
- **Advice and consultation:** Phone consultations with your provider law firm for any personal legal issue, even pre-existing matters
- **Letters and phone calls on your behalf:** A phone call or letter on law firm letterhead can help quickly resolve disputes before they escalate
- **Contract and document review:** Your provider law firm will review personal documents
- **24/7 emergency access:** Live access to a lawyer for urgent matters
- **Much more**

This benefit also provides services in other areas of law, including **Collections, Personal Injury, Immigration, Civil Litigation** (including Small Claims), **Contracts**, and **General Law**. A mobile app lets you directly contact your provider law firm, request and manage service requests, and upload and prepare documents for legal review, including traffic tickets.

Who's covered? You, your spouse/domestic partner, and eligible, unmarried dependent children up to age 26. Parents of the participant and/or participant's spouse are also eligible for advice, consultation, and document review for covered personal legal matters.

The cost is \$15.95 per month. To learn more about LegalShield, visit www.shieldbenefits.com/umassglobal

All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. ("PPLSI") nor any of its companies, officers, or employees. 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; 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. See a legal plan overview for complete terms, coverage, and conditions.