

# 2018

## Employee Benefits Overview



SHADY CANYON®  
GOLF CLUB

# Medical

Medical coverage provides you with benefits that help keep you healthy, like preventive care screenings and access to urgent care. It also provides important financial protection if you have a serious medical condition. If you enroll in either of the Blue Shield HMO plans, you will be required to select a primary care physician. A provider directory is available at [www.blueshieldca.com](http://www.blueshieldca.com)

	Blue Shield Full HMO	Blue Shield Trio ACO HMO
	In-Network	In-Network
<b>Annual Deductible</b>	None	None
<b>Annual Out-of-Pocket Max</b>	\$1,000 (individual) \$2,000 (family)	\$1,000 (individual) \$2,000 (family)
<b>Lifetime Max</b>	Unlimited	Unlimited
<b>Office Visit</b>		
Primary Provider	\$10 copay	\$10 copay
Specialist	\$10 copay	\$10 copay
<b>Preventive Services</b>	No charge	No charge
<b>Chiropractic Care</b>	\$10 copay (30 visits)	\$10 copay (30 visits)
<b>Lab and X-ray</b>	No charge	No charge
<b>Inpatient Hospitalization</b>	No charge	No charge
<b>Outpatient Surgery</b>	No charge	No charge
<b>Urgent Care</b>	\$10 copay	\$10 copay
<b>Emergency Room</b>	\$100 copay (copay waived if admitted)	\$100 copay (copay waived if admitted)

# Prescription Drugs

Prescription drug coverage provides a benefit that is important to your overall health, whether you need a prescription for a short-term health issue. Here are the prescription drug benefits that are included with our HMO medical plans.

	Blue Shield Full HMO	Blue Shield Trio ACO HMO
	In-Network	In-Network
<b>Prescription Drug Deductible</b>	None	None
<b>Annual Out-of-Pocket Limit</b>	Prescriptions maximum subject to medical out-of-pocket	Prescriptions maximum subject to medical out-of-pocket
<b>Pharmacy</b>		
Generic	\$10 copay	\$10 copay
Preferred Brand	\$20 copay	\$20 copay
Non-preferred Brand	\$35 copay	\$35 copay
Supply Limit	30 days	30 days
<b>Mail Order</b>		
Generic	\$20 copay	\$20 copay
Preferred Brand	\$40 copay	\$40 copay
Non-preferred Brand	\$70 copay	\$70 copay
Supply Limit	90 days	90 days

# Blue Shield Trio ACO HMO Network

The Trio Accountable Care Organization (ACO) is a network of doctors and hospitals that share responsibility for providing coordinated care to you and your enrolled family members by limiting unnecessary spending to deliver care more efficiently.

The focus of the ACO is YOU! You benefit from collaboration, stronger coordination between providers and the sharing of critical information which helps drive better healthcare outcomes. The ACO is intended to reduce cost for members without sacrificing comprehensive quality coverage.

## **Provider Network**

Blue Shield's Trio ACO HMO provider extends throughout Southern California and the Trio ACO offers you access to a network of providers that includes all specialties and levels of care.

The Trio ACO HMO Provider network includes a subset of Independent Practice Associates (IPA), medical groups and affiliated physicians. Below is a list of the top hospitals, medical groups and IPA's that are currently part of the network in Southern California. You can find additional hospitals and medical groups listed on the link below.

**Orange County Hospitals:** St. Joseph, St. Jude Medical Center Fullerton, Mission Hospital, Hoag Hospital

**Orange County Medical Groups:** St. Joseph Heritage Medical Group & Affiliated Physicians, St. Jude Heritage Medical Group & Affiliated Physicians, Mission Heritage Medical Group, Allied Pacific of California & Affiliated Physicians and Hoag Affiliated Physicians

- **Please note: Access is also available for employees residing in LA County and Riverside/San Bernardino Counties., with providers available in those counties. You can find participating providers on the Blue Shield website at <https://www.blueshieldca.com/sites/aco/network-service-area/home.sp>**

## **Highlights**

- Intensive Outpatient Care Program: Nurse care manager embedded into physician practices
- Advanced Practice Pharmacy
- Care Coordination
  - Inpatient & Outpatient weekly huddles
  - Diabetic Nurse Care Manager
  - Dedicated SNF Medical Team
- Transforming Cancer Care
- Transitional Care Clinic
- Shield Concierge Services
- **Much more!**

# Medical

The PPO plan offers you access to a large network of physicians who agree to discount their fees for services. Under this plan, you are not required to select a PCP and you can access different physicians and specialists at your own discretion.

## Blue Shield PPO

	In-Network	Out-Of-Network
<b>Annual Deductible</b>	\$500 (individual) \$1,000 (family)	\$1,000 (individual) \$2,000 (family)
<b>Annual Out-of-Pocket Max</b>	\$2,500 (individual) \$5,000 (family)	\$5,000 (individual) \$10,000 (family)
<b>Lifetime Max</b>	Unlimited	Unlimited
<b>Office Visit</b>		
Primary Provider	\$15 copay	Plan pays 60% after deductible
Specialist	\$15 copay	Plan pays 60% after deductible
<b>Preventive Services</b>	No charge	Not covered
<b>Chiropractic Care</b>	\$25 copay (12 visits per year)	Plan pays 60% after deductible (12 visits per year)
<b>Lab and X-ray</b>	\$15 copay Complex imaging: plan pays 90% after deductible	Plan pays 60% after deductible
<b>Inpatient Hospitalization</b>	\$100 per admission then plan pays 90% after deductible	Plan pays 60% after deductible (up to \$600 per day)
<b>Outpatient Surgery</b>	Plan pays 90% after deductible	Plan pays 60% after deductible (up to \$350 per day)
<b>Urgent Care</b>	\$15 copay	Plan pays 60% after deductible
<b>Emergency Room</b>	\$100 copay then pay plans 90% (copay waived if admitted)	\$100 copay then pay plans 90% (copay waived if admitted)

# Prescription Drugs

Prescription drug coverage provides a benefit that is important to your overall health, whether you need a prescription for a short-term health issue. Here are the prescription drug benefits that are included with our PPO medical plan.

## Blue Shield PPO

	In-Network	Out-Of-Network
<b>Prescription Drug Deductible</b>	None	None
<b>Annual Out-of-Pocket Limit</b>	Prescriptions maximum subject to medical out-of-pocket	Combined with in-network
<b>Pharmacy</b>		
Generic	\$10 copay	25% + \$10 copay per prescription
Preferred Brand	\$30 copay	25% + \$30 copay per prescription
Non-preferred Brand	\$50 copay	25% + \$50 copay per prescription
Supply Limit	30 days	30 days
<b>Mail Order</b>		
Generic	\$20 copay	Not covered
Preferred Brand	\$60 copay	Not covered
Non-preferred Brand	\$100 copay	Not covered
Supply Limit	90 days	Not applicable

# Vision

Routine vision exams can not only correct vision, but also detect more serious health conditions. Shady Canyon offers a comprehensive vision program administered by VSP. To find an optometrist visit [www.vsp.com](http://www.vsp.com).

## Vision Service Plan

	In-Network	Out-Of-Network
<b>Examination</b>		
<b>Benefit</b>	\$10 copay	Plan pays up to \$45
<b>Frequency</b>	1 x every 12 months from last date of service	1 x every 12 months from last date of service
<b>Materials</b>	\$25 copay	See schedule below
<b>Eyeglass Lenses</b>		
Single Vision Lens	Plan pays 100% of basic lens (materials copay applies)	Reimbursed up to \$30
Bifocal Lens	Plan pays 100% of basic lens (materials copay applies)	Reimbursed up to \$50
Trifocal Lens	Plan pays 100% of basic lens (materials copay applies)	Reimbursed up to \$65
<b>Frequency</b>	1 x every 12 months from last date of service	1 x every 12 months from last date of service
<b>Frames</b>		
<b>Benefit</b>	Reimbursed up to \$150	Reimbursed up to \$70
<b>Frequency</b>	1 x every 24 months from last date of service	1 x every 24 months from last date of service
<b>Contacts (Elective)</b>		
<b>Benefit</b>	Reimbursed up to \$150 (copay waived; in lieu of eyeglasses)	Reimbursed up to \$105 (copay waived; in lieu of eyeglasses)
<b>Frequency</b>	1 x every 12 months from last date of service	1 x every 12 months from last date of service

# Dental

Regular visits to your dentists can protect more than your smile; they can help protect your health. Recent studies have linked gum disease to damage elsewhere in the body and dentists are able to screen for oral symptoms of many other diseases including cancer, diabetes, and heart disease.

United Concordia allows you to use the dental care provider of your choice, including Preferred Providers who charge reduced fees. Preventive benefits are covered at no cost to you.

## United Concordia Dental DPPO

	In-Network	Out-Of-Network
<b>Calendar Year Deductible</b>	\$50 per individual \$150 per family	\$50 per individual \$150 per family
<b>Annual Plan Maximum</b>	\$2,000	\$2,000
<b>Diagnostic and Preventive</b>	Plan pays 100%	Plan pays 100%
<b>Basic Services</b>		
Fillings	Plan pays 90% after deductible	Plan pays 80% after deductible
Root Canals	Plan pays 90% after deductible	Plan pays 80% after deductible
Periodontics	Plan pays 90% after deductible	Plan pays 80% after deductible
<b>Major Services</b>	Plan pays 60% after deductible	Plan pays 50% after deductible
<b>Orthodontic Services</b>		
Orthodontia	Plan pays 50% (no deductible applies for these services)	Plan pays 50% (no deductible applies for these services)
Lifetime Maximum	\$1,500	\$1,500
Children	Covered	Covered
Adults	Covered	Covered





# Dental

New for 2018, Shady Canyon is offering a preventive only dental PPO plan through United Concordia. This plan allows you to see the dentist of your choice, however, only preventative services are covered.

## United Concordia Dental Preventive Only DPPO

	In-Network	Out-Of-Network
<b>Calendar Year Deductible</b>	None	None
<b>Annual Plan Maximum</b>	\$1,000	\$1,000
<b>Diagnostic and Preventive</b>	Plan pays 100%	Plan pays 100%
<b>Basic Services</b>		
Fillings	Not Covered	Not Covered
Root Canals	Not Covered	Not Covered
Periodontics	Not Covered	Not Covered
<b>Major Services</b>	Not Covered	Not Covered
<b>Orthodontic Services</b>		
Orthodontia	Not Covered	Not Covered
Lifetime Maximum	Not Covered	Not Covered
Children	Not Covered	Not Covered
Adults	Not Covered	Not Covered

# Dental continued

Shady Canyon will continue to offer a dental HMO plan administered by United Concordia. You must select a primary dentist if you choose to enroll in this plan. An up to date directory of dentist and dental specialists can be found at [www.unitedconcordia.com](http://www.unitedconcordia.com).

## United Concordia DHMO

In-Network	
<b>Calendar Year Deductible</b>	None
<b>Annual Plan Maximum</b>	Unlimited
<b>Diagnostic and Preventive</b>	\$0-\$225 copay (varies by services, see contract for fee schedule) then plan pays 100%
<b>Basic Services</b>	
Fillings	\$0-\$225 copay (varies by services, see contract for fee schedule) then plan pays 100%
Root Canals	\$0-\$115 copay (varies by services, see contract for fee schedule) then plan pays 100%
Periodontics	\$0-\$120 copay (varies by services, see contract for fee schedule) then plan pays 100%
<b>Major Services</b>	\$0-\$207 copay (varies by services, see contract for fee schedule) then plan pays 100%
<b>Orthodontic Services</b>	
Orthodontia	\$1,500 copay then plan pays 100% (child to the age of 19) \$2,000 copay then plan pays 100% (member over age 19)
Lifetime Maximum	Unlimited
Children	Covered
Adults	Covered

# Life & Disability Insurance

If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your family's financial security and pay for large expenses such as housing and education, as well as day-to-day living expenses.

## LIFE AND AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. The cost of coverage is paid in full by the company. Coverage is provided by CIGNA Group.

<b>Basic Life Amount</b>	<b>Non-Management:</b> \$20,000 <b>Management</b> 2 x covered annual earnings up to a maximum of \$500,000
<b>Basic AD&amp;D Amount</b>	<b>Non-Management:</b> \$20,000 <b>Management</b> 2 x covered annual earnings up to a maximum of \$500,000

## VOLUNTARY LIFE

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by CIGNA Group.

<b>Employee Voluntary Life Amount</b>	Increments of \$10,000 up to lesser of 5 x covered annual earning or \$500,000
<b>Spouse Voluntary Life Amount</b>	Increments of \$10,000 up to lesser of plan pays 50% of employee amount or \$100,000
<b>Child(ren) Voluntary Life Amount</b>	Increments of \$1,000 up to \$10,000 (age affects benefit)

## LONG-TERM DISABILITY INSURANCE

Long-Term Disability (LTD) coverage pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over a long time. It's important to know that benefits are reduced by income from other benefits you might receive while disabled, like workers' compensation and Social Security. Coverage is provided by CIGNA Group.

<b>Monthly Benefit Amount</b>	Plan pays 66% of covered monthly earnings
<b>Maximum Monthly Benefit</b>	\$10,000
<b>Benefits Begin After:</b>	
Accident	180 days of disability
Sickness	180 days of disability
<b>Maximum Payment Period*</b>	Social Security normal retirement age

\*The age at which the disability begins may affect the duration of the benefits.

**Beneficiary Reminder:** Make sure that you have named a beneficiary for your life insurance benefit. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver.

**Evidence of Insurability:** If you select a coverage amount above a certain limit, you will need to submit an Evidence of Insurability form with additional information about your health in order for the insurance company to approve this higher amount of coverage.

# Flexible Spending Account

Employee-Paid Benefit: Flexible Spending accounts expand the value of your employee benefits and increase your spendable income. Shady Canyon Golf Club offers a Health and Dependent Care FSA plans, administrated by Wage Works.

**Note:** For the 2018 plan year you may rollover a maximum of \$500 unused “Healthcare FSA Dollars” to the 2019 year.

**Health Care FSA:** You may use this account to pay for eligible health care expenses that are not reimbursed by any health coverage you and your eligible family members may have.

**Annual Contributions:** The minimum contribution is \$120 per year (\$5 per paycheck) and the maximum is \$2,650 per year (\$110.42 per paycheck) for each account.

**Dependent Care FSA:** You may use this account to pay for eligible dependent care expenses such as day care of after school.

**Annual Contributions:** The minimum contribution is \$120 per year (\$5 per paycheck) and the maximum is \$5,000 per year (\$208.33 per paycheck). If you are married but filing separately, federal regulations limit to \$2,500 each year (\$104.17 per paycheck).



## Example of Potential Savings:

	Without Flex Account	With Flex Account
<b>Employee Monthly Salary</b>	\$4,000	\$4,000
<b>Pre-Tax Plan Contributions</b> - Health Care Reimbursement Account or Dependent Care Account	\$0	\$50
<b>Taxable Income</b>	\$4,000	\$3,950
<b>Withholding Taxes</b> - Federal / State Income Taxes (28% Average) - FICA / Social Security (7.65%)	\$1,120 \$306	\$1,106 \$302
<b>Take Home Pay</b>	\$2,574	\$2,542
<b>After-Tax Expenses</b> - Out-of-Pocket Health Expenses	\$50	\$0
<b>Spendable Income</b>	\$2,524	\$2,542
<b>Monthly Savings</b>	n/a	\$18
<b>Annual Savings</b>	n/a	\$216

# 401(k) Savings

To help you save toward a secure financial future, Shady Canyon Golf Club offers the opportunity to participate in the Shady Canyon Golf Club 401(k) Savings Plan.



## 401(K) SAVINGS PLAN

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>- Eligible to make pre-tax contributions on the first day of month after 30 days of continuous employment, or ongoing at the beginning of each pay cycle.</li> <li>- Eligible for Club Match and Club Retirement Contributions after completing one year of employment and 1,000 hours of service.</li> </ul>
<b>Employee Contribution</b>	<ul style="list-style-type: none"> <li>- 1%-75% of your eligible pay on a pre-tax (401k) or post-tax (Roth 401k) basis up to the 2018 annual IRS dollar limit: \$18,500.</li> </ul>
<b>Club Match Contribution</b>	<ul style="list-style-type: none"> <li>- You will receive a dollar-for-dollar Club Match Contribution on the first 4% of your contributions of your combined earning each pay period once you have satisfied the eligibility requirements.</li> <li>- 100% vested upon deposit.</li> </ul>
<b>“Catch-Up” Contribution</b>	<p>You are eligible to make “Catch-Up” Contributions beginning the calendar year you turn age 50 up to the 2018 annual IRS limit: \$6,000.</p>
<b>Rollover</b>	<p>The Plan accepts rollovers from other qualified plans.</p>
<b>Loan Program</b>	<p>One loan is available against your account balance per IRS and Plan guidelines.</p>
<b>Plan Information</b>	<ul style="list-style-type: none"> <li>- Choose from 31 different investment funds (including Fidelity’s Freedom Funds).</li> <li>- 24-hour phone access for account information.</li> <li>- Online account management (including fund elections and changes) and Plan presentation at “NetBenefits” <a href="http://www.401k.com">www.401k.com</a>.</li> </ul>
<b>How to Enroll</b>	<p>To enroll in the Plan, please call Fidelity Investments at 1-800-835-5097 or log onto “NetBenefits” via <a href="http://www.401k.com">www.401k.com</a>.</p>

Roth 401k contributions to your retirement plan allows you to make after-tax contributions and take any associated earnings completely tax free at retirement.

# 401(k) Savings continued

	Not Contributing to Plan	Contributing to Plan
Compensation (Per Pay Period)	\$833.33	\$833.33
- Pre-Tax Employee Contribution (4%)	\$33.33	\$0
- Taxable Compensation	\$800.00	\$833.33
Withholding Taxes		
- Federal / State Income Taxes (28% average)	\$224.00	\$233.33
- FICA / Social Security (7.65%)	\$63.75	\$63.75
Net Paycheck Compensation	\$512.25	\$536.25
- Pre-Tax Employee Contribution (4%)	\$33.33	\$0
- Club Match Contribution (4%)	\$33.33	\$0
Total Pay Period Compensation (Paycheck + 401(k) Contribution)	\$578.91	\$536.25

In one year, the contributing employee can accumulate \$1,599.84 in his/her 401(k) Savings Plan Account.

Employee at one year and 1,000 hours should go above the chart as an example is based on that employee.

# Aflac Voluntary Benefits



Employee-Paid Benefit: Voluntary Benefits allow you to purchase the following additional voluntary benefits for yourself, your spouse and your children. The grid below highlights some of the benefits of each plan.

- Aflac is different from health insurance; it's insurance for **daily living**.
- Aflac pays you **cash benefits** to use as you see fit.
- Aflac pays you benefits even when you are **healthy**.

## Plan Options:

## Benefit Highlights:

Personal Accident Plan	<ul style="list-style-type: none"> <li>· Emergency Treatment</li> <li>· Physical Therapy</li> <li>· Accidental-Death</li> <li>· Wellness</li> </ul>
Hospital Confinement	<ul style="list-style-type: none"> <li>· Daily Hospital Confinement</li> <li>· Surgical Benefit</li> <li>· Diagnostic Invasive Exams</li> </ul>
Specified Health Event Protection	<p>Pays a first-occurrence benefit as well as hospital confinement and continuing care benefit for:</p> <ul style="list-style-type: none"> <li>· Stroke</li> <li>· Coma</li> <li>· Heart Attack &amp; Coronary Artery Bypass Surgery</li> <li>· End Stage Renal failure</li> </ul>
Personal Disability Income Protector (Short-Term Disability Insurance)	<ul style="list-style-type: none"> <li>· Selection of monthly benefit amount, elimination period and benefit period</li> <li>· Benefits paid regardless of any other insurance</li> <li>· Guaranteed-renewable to age 70</li> </ul>
Personal Cancer Indemnity Plan	<ul style="list-style-type: none"> <li>· First-Occurrence</li> <li>· Hospital Confinement</li> <li>· Radiation and Chemotherapy</li> <li>· Cancer Screening Wellness</li> </ul>
Basic Dental Plan	<ul style="list-style-type: none"> <li>· Aflac will pay \$25 per visit to you or any covered person for a number of treatments. Benefit is payable twice per policy year, per covered person.</li> <li>· Aflac will pay \$10 per visit to you or any covered person for any one of the X-ray procedures covered. This benefit is payable once per policy year, per covered person.</li> </ul>

Please contact Stephanie Reynoso, the Aflac Representative, at (949) 862-1505 ext. 234, if interested in more information or you may contact the Human Resources Office at (949) 856-7026 or at (949) 856-7027.



# Everyone deserves legal protection.

At LegalShield, we've been offering legal plans to our members for 45 years, creating a world where everyone can access legal protection—and everyone can afford it. Unexpected legal questions arise every day and with LegalShield on your side, you'll have access to a quality law firm 24/7, for covered personal situations. From real estate to speeding tickets to Will preparation, and beyond, we're here to help you with any personal legal matter—no matter how traumatic or how trivial it may seem. Because our dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

## Our Promise to You

As one of the first companies in North America to provide legal expense plans to consumers, we are currently protecting and empowering more than 4.1 million lives across the U.S. and Canada. And with over 700 employees dedicated to serving you, our promise remains the same: to provide outstanding legal services by quality law firms at an affordable price.

## Why LegalShield

For as little as \$20 a month, LegalShield gives you the ability to talk to an attorney on any personal legal matter without worrying about high hourly costs. That's why, under the protection of LegalShield, you or your family can live your lives worry free.

Even better, you don't have to worry about figuring out which attorney to use—we'll do that for you. Our experienced attorneys focus specifically on our members and provide 24/7 access for covered emergencies.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty<sup>SM</sup>, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation





Expected and unexpected legal issues arise every day. But with a LegalShield Legal Plan, a small monthly fee gets you access to advice and counsel on an unlimited number of personal legal issues from lawyers with an average of 22 years experience.

## Your Plan Covers:

### Advice & Consultation

#### Advice

Toll-free phone consultations with your Provider Law Firm for any personal legal matter, even on pre-existing conditions

#### Letters and Phone Calls on Your Behalf

Available at the discretion of your Provider Lawyer

#### Contract and Document Review

Contract/document review up to 15 pages each

#### 24/7 Emergency Assistance

After-hours legal consultation for covered legal emergencies. Specific coverage depends on plan, such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

### Family Matters (Family Plan only)

#### Uncontested Name Change Assistance\*

One (1) uncontested name change prepared per member year by Provider Law Firm

#### Uncontested Adoption Representation\*

Representation by your Provider Law Firm for uncontested adoption proceedings

#### Uncontested Separation/Divorce Representation\*

Representation by your Provider Law Firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

### Representation

#### Trial Defense Services

Assistance if you or your spouse are named defendant or respondent in a covered civil action filed in court

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	2.5	57.5	<b>60</b>
2	3	117	<b>120</b>
3	3.5	176.5	<b>180</b>
4	4	236	<b>240</b>
5	4.5	295.5	<b>300</b>

### Document Preparation

#### Standard Will Preparation

- Will preparation and annual reviews and updates for covered members
- Other documents available: Living Will, Health Care Power of Attorney

#### Residential Loan Document Assistance (Family Plan only)

Mortgage documents (as required of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase of your primary residence

### Auto

#### Motor Vehicle Services

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance
- Up to 2.5 hours of help with driver's license reinstatement and property damage collection assistance of \$5,000 or less per claim
- Available 15 days after enrollment
- Available only if member has a valid driver's license and is driving a non-commercial motor vehicle

### IRS

#### IRS Audit Legal Services

- One hour of consultation, advice or assistance when you are notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
- If your case goes to court, you'll receive 46.5 hours of your Provider Law Firm's services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

### Additional Benefits

#### 25% Preferred Member Discount

You may continue to use your Provider Law Firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm's standard hourly rates. Your Provider Law Firm will let you know when the 25% discount applies, and go over these fees with you.

### FAMILY PLAN:

- The member
- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent, children who are full-time college students up to age 26
- Physically or mentally disabled children living at home

### INDIVIDUAL PLAN:

An individual rate is available for those enrollees who are not married, do not have a domestic partner and do not have minor children or dependents. No family benefits are available to individual plan members. Ask your Independent Associate for details.

\*These services are available 90 consecutive days from the effective date of your membership. Business issues are not included; however, plans providing those services are available.

## Access LegalShield on the go!

With our smartphone app, members have answers to their questions and access to their plan benefits at the touch of a button. You can even send information to your law firm with features like Prepare Your Will and Snap (for speeding tickets). The LegalShield app makes it easy to access legal guidance you can trust.

### Download the free app from the App Store or Google Play.

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FOR MORE INFORMATION, PLEASE CONTACT YOUR INDEPENDENT ASSOCIATE:

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