



LEGAL SHIELD GROUP LEGAL PLAN AND IDENTITY THEFT PLAN  
GCS GROUP LEGAL PLAN AND IDENTITY THEFT PLAN

*LegalShield, Inc.* gives you the ability to talk to a top - rated attorney on any matter without worrying about hourly costs. For one flat monthly fee, you can access legal advice, no matter the issue.

- 1. **Legal Plan:** Covers you, your spouse or significant other, never married children under age 26 living at home, or never married and under age 26 who are full - time college students, children under age 18 for whom the Member acts as legal guardian, or any dependent child, regardless of age, who is mentally or physically disabled, for whom the Member is primarily responsible.

The **Legal Plan** offers nationwide coverage under your monthly rate for:

- a. Toll - free phone consultations
- b. Phone calls and letters on your behalf
- c. Contract /document review up to 15 pages
- d. Mortgage document assistance
- e. Uncontested separation+
- f. Uncontested divorce+
- g. Uncontested name change+
- h. Health care power of attorney
- i. Living will
- j. Standard Will preparation
- k. Routine moving traffic matters++
- l. Trial defense services
- m. IRS audit legal services
- n. Preferred member discount of 25%
- o. 24 - hour attorney access if you are for matters not fully covered questioned, detained, or arrested

+Available after 90 consecutive days of membership      ++Available after 15 days of membership  
**(Above waiting periods do not apply to current Legal Shield Members who are upgrading to new Plan)**

The plan is easy to use with simple, direct, toll - free access to your Provider Law Firm. There are no claim forms or deductibles. Members have toll - free access to attorneys and trained professional customer service staff for coverage questions, change of address, or additional information.

- 2. **Identity Theft Plan:** Protects you and your spouse or significant other and up to 8 children up to age of 18 against identity theft. The plan offers:
  - a. Free Credit Reports – 24/7 Credit Monitoring
  - b. Identity Restoration

If you become a victim of identity theft, trained experts from Kroll, Inc. will provide restoration services for you.

**Other:** (1) One rate includes family members as noted; (2) coverage at the discounted group GCS rates is portable; (3) the Plan Document provides details on limitations and exclusions regarding both the Legal Plan and the ID Theft Plan; and (4) a Mobile Phone Application is available for quick and easy access to your *Legal Shield* Provider.

**The GCS discounted rates are as follows:**

Deduction Schedule	Legal Plan*	Legal Plan + ID Theft Plan*	ID Theft Plan*
24-month employee	7.98	12.95	7.48
19-month employee	10.08	16.36	9.45
12-month employee	15.95	25.90	14.95
11-month employee	17.40	28.26	16.31
10-month employee	19.14	31.08	17.94

\*Coverage becomes effective January 1, 2017.

**FOR MORE INFORMATION, CONTACT:**

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