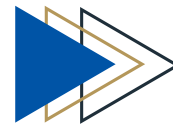


# Legal & Identity Theft Benefit Proposal

*Providing justice for all since 1974*



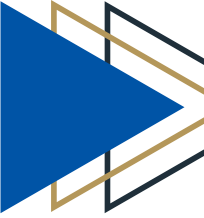
**Orange County  
Teachers Association**

05/2024



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## Why Do You Need Legal & Identity Theft Protection?

Legal insurance and identity theft protection are integral pieces to the benefits puzzle. Regardless of the industry, all employees experience milestones where legal and financial guidance would be a huge relief, in good times and bad.

Legal insurance makes accessing attorneys easy and affordable, so when you are ready to add a child to your will, or lease your first apartment, purchase a new home or when life's unexpected events occur, like when you get a speeding ticket or struggle with a failed marriage. Identity theft protection works to proactively prevent thefts for your family while also doing the heavy-lifting if a breach does occur.

These two plans work hand in hand to provide security to you and your family at all life stages.

**52%**

Employee consideration for seeking legal counsel since the start of the pandemic.<sup>1</sup>

**60%**

Employees desire for their employer to offer a wider mix of non-medical benefits.<sup>2</sup>

**81%**

Millennial employees expecting to make a major life change in the next 12 months.<sup>3</sup>

**\$930**

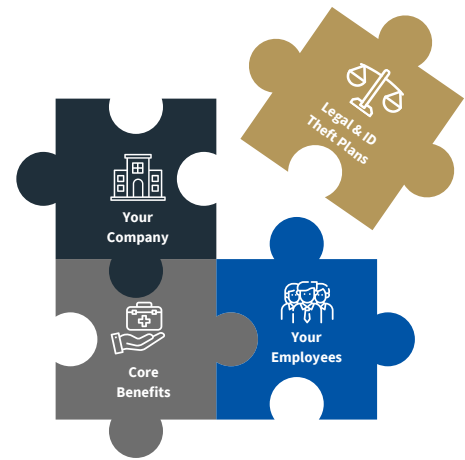
Average financial loss per identity theft incident<sup>4</sup>

**54%**

Victims reported increased stress levels after an identity theft<sup>5</sup>

**600**

Hours of lost productivity due to identity theft recovery<sup>6</sup>



## Employees at every step in life can benefit from legal and ID theft plans

- Leasing an apartment
- Developing a budget
- Purchasing a car
- Getting a ticket
- Hacked social media



- Prenuptial agreement
- Purchasing a home
- Adopting a child
- Saving for college
- Preparing a will



- Getting a divorce
- Establishing child support
- Ransomware detected
- Refinancing your home
- Filing for bankruptcy



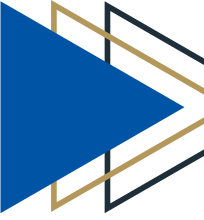
- Selling your home
- Identity theft defense
- Establishing guardianship
- Planning for retirement
- Creating a trust

- Probate
- Updating estate plan
- Defense of elder scams
- Financial coaching
- Insurance disputes



*Proposal is for informational purposes only. Limitations and exclusions may apply. Policy document will be governing document for coverage determination.*

1. Employee Benefit News  
2. MetLife  
3. BusinessWire  
4. U.S. DOJ, Victims of Identity Theft, 2018, 2021  
5. IFRC, Consumer Aftermath Report, 2022  
6. Sans Institute, Identity Theft, 2021



# Say 'No' to Expensive Attorney Fees

U.S. Legal Services (USL) pays the attorney fees for covered legal matters. This means **no claim forms**, **no deductibles**, and **no co-pays** for covered services handled by a Network Attorney.

## Family Defender® - \$16.90 (Family) per month

Family coverage includes employee, spouse, and eligible unmarried dependent children up to age 26. 3-year rate guarantee with auto renewal unless cancelled by either party.

### Civil Litigation

- Plaintiff or Defendant
- Administrative Hearings
- Trial Coverage up to \$15,000
- Small Claims
- Name Change
- Civil Injunctions
- Landlord/Tenant Matters as Tenant

### Family Law\*\*

- Uncontested Divorce
- Contested Divorce
- Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement Action
- Post-Decree Modification Action
- Equitable Distribution of Marital Assets

### Other Family Law

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence
- Elder Law Matters

### Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

### Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

### Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus
- Trial Coverage up to \$15,000

### Consumer-Seller Protection

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

### Contingency Matters\*\*

- Personal Injury
- Auto Accidents
- Slip and Fall
- Medical Malpractice

### Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lease Agreement

### Real Estate Transactions

- Review and/or Preparation of Purchase Agreement, Mortgage, and Deed
- Purchase of Primary Residence
- Sale of Primary Residence
- Refinancing of Primary Residence
- Attorney Attendance at Closing
- Real Estate Disputes
- Neighbor Disputes

### Estate Planning

- Living Will
- Powers of Attorney
- Wills & Testamentary Trusts for Minors
- Codicils
- Estate Administration/Probate
- Uncontested Guardianship or Conservatorship

### Financial Matters

- Debt Collection
- Garnishment Defense
- IRS Audit Protection
- Foreclosure+
- Limiting Creditor Harassment
- Ch. 7 & 13 Bankruptcy+

### Other Legal Matters

- Insurance Law
- Standard Business Incorporation

### Added Value Services

- Online Legal Library
- DIY Legal Documents
- 24/7 Emergency Line
- Financial Coaching
- Tax Coaching
- Discounted Tax Return Preparation
- Mobile App
- Identity Theft Restoration Program

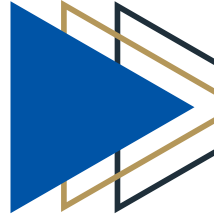
*\*Contested matters subject to 12-hour limitation, discount thereafter.*

*\*\*First \$1,000 exempt from fee. Subject to State and Federal Statutes*

*+Subject to 120-day waiting period*

## Additional Services Included specifically for Orange County Teachers Association:

- IRS Audit Protection
- Dependent Age Up to 26
- Elder Law Matters



# Protect Your Money and Your Reputation

**Identity Defender® Gold - \$12.95 (standalone), \$9.95 (rider) per month**

*In collaboration with IdentityForce - a TransUnion Brand*

Coverage includes employee, an additional adult, and unlimited dependent children up to age 26, living in the employee's residence.

*3-year rate guarantee with auto renewal unless cancelled by either party.*

## Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover
- Address
- Bank Account Number
- Credit Card Account
- Debit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

## Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- Scams, Malware and Phishing

## Fraud

- Fraud Alert Reminders
- Identity Threat Alerts
- Medical ID Fraud Protection
- Change of Address Monitoring
- Court Records Monitoring
- Smart SSN Tracker

## Credit

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report Monitoring
- 1 Bureau Quarterly Credit Report and Score
- Credit Score Simulator
- Monthly Credit Score Tracker

## Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing ID Theft
- Manage Credit Freeze
- Ransomware Resolution & \$25K Reimbursement
- \$1M Identity Theft Insurance

## Support

- 24/7 U.S. Customer Support
- Online Resources (Forms, Calculators, and Other Tools)
- Junk Mail and Call Opt Out

## Mobile App

- Two-Factor Authentication
- Apple and Android
- Mobile Attack Control
- Mobile VPN



## Best-In-Class Partnership

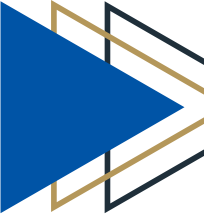
U.S. Legal Services understands the toll that ID theft takes on individuals and their families and the importance of having a defense plan in place. USL set out to craft an identity protection plan that would be affordable, user-friendly, and most importantly, secure. With that criteria in mind, USL partnered with the industry leader in identity defense, IdentityForce - a TransUnion Brand.

IdentityForce has over 80 years of experience providing identity theft protection to clients in all industries from commercial to financial institutions and even the public sector. IdentityForce remains best-in-class and has held a U.S. General Services Administration (GSA) contract with the U.S. Government since 1995.

What does this mean for our members? The USL partnership with IdentityForce provides members with top-tier, award winning service and industry leading coverage at a price not available on the open market.

## Featured Industry Accolades and Awards





## Added Value Services

The value added services listed below are included at no additional cost and enhance the legal benefits provided under the Family Defender plan.

### Identity Restoration

In order to help our members combat the financial and emotional damage done by identity thefts, we offer confidential, full-service restoration services by Certified Fraud Examiners. Restoration services include:

- Creditor/Bureau Notification
- Preparation of All Legal Documents
- Fraud Alerts to Credit Bureaus
- Case File Maintenance
- Review of Credit Files

### Online Resources & Mobile App

All employees have access to the state-specific legal document library and over 10,000 usual and customary fillable DIY legal forms. Members have exclusive 24/7 access via desktop or no cost mobile app to a Member Portal where they can:

- Access Legal Library & DIY Forms
- View Policy Documents & Member ID Cards
- Request a Consultation
- Update Account Information

## Financial Wellness Suite

Financial wellness benefits are included to help members achieve holistic legal and financial wellness.

### Secure Member Dashboard

- Easily access with single sign on (SSO) through USL Member Portal
- Confidential online interaction with Financial Crisis Manager
- Privacy Promise - personal information is NEVER shared or sold
- Track your financial well-being score over time and review personalized content, resources, and tools based on your unique interactions within the dashboard

### Financial Education

- 1,000+ pieces of written and video content
- Interactive journeys, tools and calculators
- Budgeting module that helps set savings goals
- Webinars with money experts let you ask questions

### Tax Preparation & Consultations

- Personal Tax Return Preparation - State and Federal tax form preparation for \$195
- Unlimited telephone and email advice and consultation on federal tax matters
- Review of your prior year's tax return

### Financial Advising

- 3-5 minute comprehensive financial wellness assessment
- Book a telephone or Zoom meeting with a financial professional to review your assessment, questions and concerns
- Review tailored education based on your individual assessment plus, group webinars hosted and other educational opportunities
- Financial planning resources for major life events including, income, investment, tax, healthcare, legacy and estate, and retirement.

### Financial Crisis Manager

- Professional, unbiased, confidential, trustworthy
- Certified experts in budgeting, debt management, financial planning, and more
- No sales environment - focus on helping you with financial goals, challenges, and life events
- Help increase savings, lower debts, improve credit, and decrease financial stress
- Telephonic consultations to save time & money

### Complete Financial Wellness System

1,000+

Pieces of original content



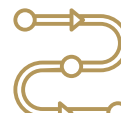
Gamification



Financial Assessment Tools



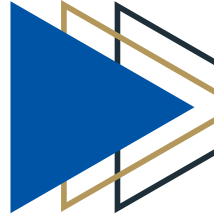
Budget module



Journeys - Financial Milestone Support



Credit scores



## The U.S. Legal Way



### Strategic Customization

- Each proposal is handcrafted based on the industry, employee base, and U.S. Legal's long standing experience in the voluntary benefit market.
- USL has the ability to work with brokers or with companies directly to carve out the best plan to meet employee needs.
- Our comprehensive plans and holistic wellness initiatives allow for all employee legal and financial needs to be met.



### Advantageous Technology

- Partnerships with several of the top enrollments platforms utilized in the market i.e. Employee Navigator, EasyAppsOnline, BenSel, and more.
- 24/7 reporting via the Employer Portal to monitor enrollment, utilization, and much more. Custom reporting also available.
- No cost mobile app allows members constant access to Member ID cards, policy documents, attorney directory, and the "Request a Consultation" feature.



### Tailored Marketing

- During the implementation process and throughout the contract year(s), USL will build a communication strategy that works best for your employees.
- Videos, email campaigns, flyers, PowerPoint presentations, promotional materials - you name it and USL can do it.
- Marketing support and backing by your company increases overall participation. Our goal is to build a relationship showcasing why your company chose to offer this plan and why employees should enroll.



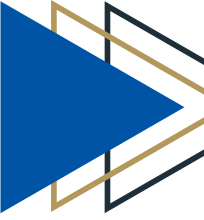
### Continued Advancement

- Constant improvements to website, collateral, and business practices to better serve you and your employees - including a streamlined billing portal.
- Provide continuing education sessions for USL staff that promote a collaborative environment for USL team growth.
- Ongoing recruitment by a dedicated Provider Relations Team adding to our over 10,000 Network Attorneys across the United States.
- New attorney portal that makes it easier than ever for our attorneys to service your employees.

## Quality Assurance

USL has carefully curated a network of approximately **10,000** attorneys nationwide, who have met a stringent criterion to participate. Our dedicated Provider Relations Team continually recruits attorneys to meet the ongoing needs of our growing membership base, re-credentials annually, and monitors attorney results to ensure the highest level of service is provided.





## Ingrained Ingenuity

Our plans are built on a firm foundation in the legal system with a family-first mentality that extends to all client companies and their employees.



### History

U.S. Legal was founded by an attorney to create equal access to the legal system for hard-working American families. Born from a noticeable disparity in the system, USL strives to build diverse and inclusive plans for all.



### Family

The U.S. Legal family is just that - family. As a woman-owned family business, USL's core focus is to provide excellent care and treat both client and member like part of the family.



### Progress

USL has been in the voluntary legal benefit market for almost half a century. We have expanded organically across the U.S. and have aligned with strategic partners to provide best-in-class services for our client companies and our members.

## U.S. Legal Delivers



**Experienced  
Support**



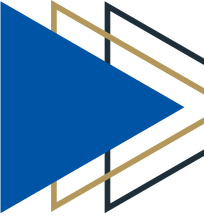
**Extensive  
Coverage**



**Low  
Premium**

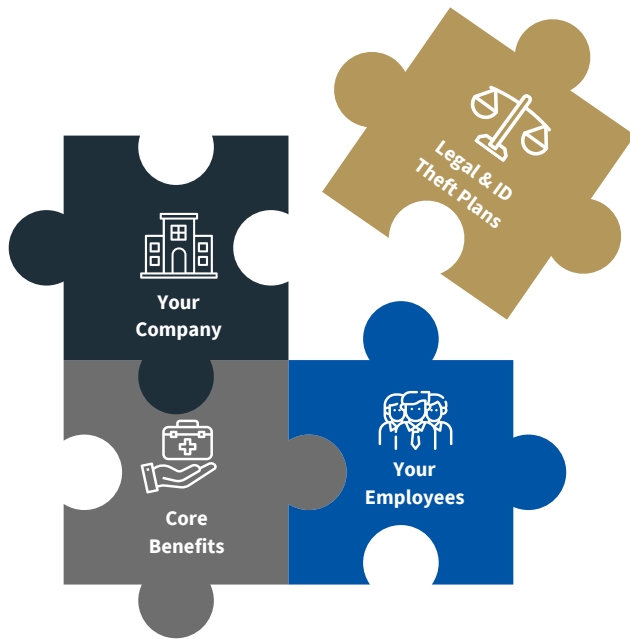


**Quality  
Service**



## A Win-Win

Adding a legal and identity theft protection plan to your benefit portfolio is a win, not only for your employees, but for your company, too. Benefits include:



### **Benefits to Employees:**

- Reduced overall stress
- Decreased financial strain of costly legal and ID theft issues
- Proactive tools and financial resources
- Local and nationwide access to experienced attorneys and 24/7 access to Fraud Specialists
- Mobile access to on-the-go support

### **Benefits to Company:**

- Minimal administrative requirements
- Easy implementation
- Complements core benefits
- Reduced employee absenteeism
- Increased productivity
- Increased employee satisfaction

## Next Steps

It's easy as...

**1.**

### **Turnkey benefit implementation.**

U.S. Legal's dedicated implementation team will walk you through the few, simple administrative needs in order to facilitate a seamless onboard of the new benefit offering.

**2.**

### **Crafting strategic communication.**

USL's marketing team will work closely with you to determine how best to reach your employees i.e. email campaigns, posters, videos, PPTs, etc.

**3.**

### **Scheduling an open enrollment.**

Whether you restrict enrollment to a window or leave it ongoing, USL recommends doing at least one large open enrollment style push to maximize participation.



*In collaboration with IdentityForce - A TransUnion Brand*

*Identity theft services are powered by IdentityForce - a TransUnion Brand. Insurance underwritten by member companies of AIG. The description herein is a summary only. It does not include all terms, conditions, and exclusions of the policies described. Please refer to the actual policies for complete details of the coverage and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.*



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