



Legal and Identity Theft Employee Benefit

Protecting Your Legal, Consumer, Financial, Parental & Civil Rights

We have all heard the phrase “**If you don’t know your rights, you don’t have any**”. In today’s world, legal assistance and guidance is critical for making the best, everyday decisions for you and your family. With your LegalShield employee benefit you have access to top rated law firms across the country to protect your legal rights in any situation and you can protect your most valuable asset, your identity. **Many of the legal services you or your family needs most are provided through your employee benefit.** The program protects you and your family on and off the job, 24 hours a day in all fifty states. Over 44,000 employers nationwide provide LegalShield services to their employees and families. We have been protecting families for over 44 years. **Our nationwide network includes over 100,000 attorneys, law firms and local practices.**

The Maryland, DC, Virginia Provider law Firm is **Friedman, Framme & Thrush**. A 95 year old firm with over 45 attorneys on staff with offices throughout Maryland the District and Virginia including Frederick, Baltimore, Silver Spring and Easton. Additional State Provider Law Firms Provided Upon Request. “You are covered in all 50 states”

Covered Family Members: You, your spouse/significant other, your dependent children, never married up to 23 who are full-time in college; children, never married up to 21, not in college, living at home; children you are guardian for up to 18; and children mentally or physically challenged regardless of age.

Preventative Legal Services – Personal or Business

- **Unlimited Consultation for any Personal or Business question is included.** Call your attorney without worrying about how much it will cost, discuss legal issues such as consumer issues, divorce, separation, custody, credit issues, insurance issues, immigration, landlord/tenant issues, defective products. Your legal rights are protected in any situation.
- **Letters and Phone calls by your attorney to resolve legal issues quickly.** Credit or consumer issues. Many times a letter or a phone call from an attorney are taken more seriously and problems are resolved faster. Personal or Business
- **Document and Contract Review.** Have your attorney review all your family’s documents and contracts before you sign them, buying or selling a home, leasing a car or apartment, don’t sign anything before you have your attorney review it.
- **Uncontested Separation or Divorce.** Have your attorney represent you in an uncontested separation, divorce or annulment proceeding, assistance with required documentation and representation.
- **Uncontested Adoption.** Attorney assistance with documentation and representation for an uncontested adoption.
- **Uncontested name Change.** Attorney assistance with required documents and representation for an uncontested name change.
- **Mortgage Documentation & Assistance.** Mortgage documents, (as requested of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase, selling or refinancing of a home.
- **Will Preparation, Tradition & Living Wills, one for you and your spouse that meet your family’s needs are provided at no additional cost.** We suggest that you take advantage of this part of the benefit within the first 30 days of coverage. Define **guardianship for your children**, establish power of attorney. This one aspect of the benefit is a \$800 value alone, and annual reviews and updates are also provided at no cost.

Motor Vehicle Legal Services (effective 15 days after enrollment)

- **Unlimited “In Court” Traffic Ticket Representation for you and any driving member of your family, even teenage drivers.** Have your attorney represent you or anyone in your family for all traffic tickets anywhere in the United States. Keep points off your driving record and keep your insurance down. **Profiling issues, being in the wrong place at the wrong time. Use the “SNAP” app to take a picture of your ticket and send to your law firm immediately.**
- Representation for criminal charges resulting from operating your car, manslaughter, negligent homicide.
- Assistance to reinstate a suspended driver license.
- Assistance to recover up to \$2,000 of personal or property damage for fender benders. (Your attorney can help you recover car repair or medical bills.)

Trial Defense

- Representation for criminal job related charges or any civil lawsuits. If someone names you in a lawsuit, (*someone doesn't like the way you looked at them, or spoke to them*) your benefit provides 60 hours of attorney representation the first benefit year. The second year you have 120 hours of trial defense. The third year you have 180 hours. The fourth year you have 240 hours. The fifth year and every year after that you and your family have 300 hours of attorney representation for civil and criminal defense.

IRS Audit Services

- **Have your attorney help you prepare your receipts and documents for an audit.** Then let your tax attorney negotiate with the tax agent. Many times they know the tax law better and may be able to reduce or eliminate any additional taxes. Send a professional. (You can also use the legal consultation to discuss any tax concerns with your attorney while preparing your tax return.)

Preferred Member Discount

- Any other legal services not already discussed are at a 25% discount. (Adoptions, bankruptcies, pre-existing conditions, court time for divorce, custody, DUI and DWI). Consultation, document review, correspondence are covered under Preventative Services.

Emergency Legal Access

- **24 hours a day, 7 days a week you have access to your attorney.** If you or any one in your family is detained or arrested by a law officer, day or night you have someone to call. Profiling, being in the wrong place at the wrong time, driving while a teenager, served with a warrant, involved in an injury accident, call the 24-hour, toll-free number and speak with your attorney. It is like having a video camera at the scene.

Member Perks

- As a LegalShield plan member, you have access to over 500+ merchants that provide discounts for everyday items such as movie tickets, computers, cellular services and much more. For more information, make sure you activate your LegalShield online account and Free Mobile App. Information and directions will be sent to you via a Welcome email once you are enrolled in your benefits.

IDENTITY THEFT SHIELD (covers up to 10 family members)

Identity Theft is the fastest growing crime in America today. Your LegalShield plan provides protection against this crime and restoration should it happen to you. **All 5 areas of Identity Theft are covered (Criminal, Medical, Financial, Character, Employment).**

- **Up-to-Date Credit Reports** with a detailed analysis of your personal credit scores.
- **Continuous Monitoring** to ensure **early detection of any suspicious or fraudulent activity**, new credit being opened in your name and any negative notations on your credit report. **Monthly "No Activity" emails** to inform you nothing bad has happened in your good name.
- **Credit Restoration Services** Expert assistance through licensed investigators, forensic accountants many with past backgrounds with the FBI or CIA who will help you every step of the way to restore your identity including filing police reports, fraud alerts, correcting national and credit databases, contacting the United States Postal Service, DMV, the Social Security Administration, re-filing credit applications, affidavits etc. Pro-active searches for 7 years.

Children's Identity Theft has become a serious issue today, by the time your children are 18 and apply for their first credit card, first apartment, school loan their credit could be ruined. Your children are protected against this highly destructive crime through your employee benefit.

This is a walk-away benefit – If you leave your employer or retire, you can keep this benefit at the same group discounted rate. If you currently have a legal need, (pre-existing) you are covered and your benefits take effect immediately, you can call your attorney **today**.

Download the Free LegalShield Mobile Apps

- Convenient, Immediate access to your Law Firm & your ID Investigator

Your payroll deduction: (\$10 enrollment fee is waived)

- \$5.93 per week – Legal & Identity Theft coverage
- \$3.63 per week -- Legal Only
- \$3.45 per week – Identity Theft Only

PROTECT YOUR LEGAL RIGHTS.....

ENROLL NOW - www.legalshield.com/info/pgcomd



Your family benefits take effect immediately. You are always welcome to contact our LegalShield representative, Terry Solimeo at (877) 235-0638, email terry@solimeo.com