

Family Protector FAQs



HOW TO USE YOUR LEGAL SERVICES MEMBERSHIP

The legal services covered under the Membership Agreement are available from the Plan Attorney. As soon as U.S. Legal has received and processed your Participating Enrollment Form, you will receive a Certificate Holder's Card identifying you as a participant in the Legal Services Plan.

When you first contact your Plan Attorney, present your Identification Card. You will not need to file a claim with U.S. Legal.

QUESTIONS AND ANSWERS ABOUT THE PLAN

What is a legal service plan?

It is a group plan in which legal services are made available to individuals, employees or members of an association who enroll for benefits and pay a monthly fee.

Who is providing this Plan?

U.S. Legal Services Incorporated ("U.S. Legal").

How often can I use these services?

Usually, as often as necessary. Consultation, preventative law, legal advice, correspondence and negotiations are provided without limitation at the Plan Attorney's office. Other coverage, such as name changes or divorce services, are available as often as necessary.

Will this Plan cover me if I have to go to court?

Yes, this Plan offers you representation in court for defense of most criminal and civil matters. However, if a trial is involved, you will be required to bear the court costs, etc., but not attorney fees.

What types of traffic violations does the Plan cover?

The Plan includes the provision of legal services for all traffic violations.

Will there be any attorney fees charged extra to me when I use the services under the Plan?

No, in most cases. However, if you appear in court, you will have to pay any costs, filing fees or any fines imposed by the court. If information must be published, you will pay the publication costs charged by the newspaper. If there are any other costs items you will have to pay those also. Costs are not services that the attorney provides; therefore, they are not covered by the dues.

Does it cover the members of my family?

Yes, the one low rate covers you, your spouse, all unmarried dependent children to age 18, including unmarried children under age 23 who are full-time students and your dependents.

Who will my attorney be?

U.S. Legal has selected law firms or attorneys to handle all the legal affairs of members who participate in this Plan. Naturally, all such matters are confidential between you and your attorney and neither your employer nor another employee will have access to information you give your attorney.

Will I be able to use my own attorney, if I wish?

Of course, but it would be at your own expense.

If I am dissatisfied with the legal services I am receiving, what can I do?

If you have a problem or complaint concerning the legal services provided by the Plan or Recommended Attorney, you may request a conference with that attorney and a third person chosen by U.S. Legal to discuss the situation. You also have the right to file a complaint with your State Bar Association concerning attorney conduct pursuant to the membership agreement. Important to you, if you are still not satisfied, contact the company and we will implement our complaint resolution procedure.

Is the information that I give my attorney disclosed to my employer or U.S. Legal?

No. All information and records you give your Plan Attorney as a client will be kept confidential.

If I stop working for my employer can I continue to participate in the plan?

Yes. If you leave your place of employment, you are covered through the last day of the month for which you have paid contributions for coverage. After your coverage ends (in most cases), you may apply for individual coverage with U.S. Legal.

How do I join the Plan?

You simply fill out a Participant Enrollment Form and select a payment method.

When I need services of my Plan Attorney, what do I do?

When you need an attorney, simply call the telephone number shown. You do not have to file a claim through U.S. Legal. The law firm you call will already know that you are covered and you simply make an appointment to see the attorney privately and at your convenience. Remember...the attorney is there to represent you!

The questions and answers above are for information purposes only. Any conflict between the questions and answers section and the terms of the membership agreement will be governed by the terms of the membership agreement.