

Your Benefit Plan

Have you ever...

- Needed advice on **Foreclosures**
- Needed information about **Short Sales**
- Needed a **Bankruptcy**
- Had problems with **Bill Collectors**
- Paid a bill you knew was **Unfair**
- Received a moving traffic violation
- Thought about revising your **Will**
- Signed a **Contract**
- Purchased a Home
- Tried to return a Defective Product
- Been overcharged for a Repair
- Had a problem with Child Support
- Wanted advice on a Credit Matter
- Been treated Unfairly



One Call away...

Proven professional advice is just a phone call away on all legal matters, from the trivial to the traumatic.

- Legal advice – unlimited issues
- Letters or phone calls – on your behalf
- Contracts & Document - reviewed up to 10 pages
- Lawyers prepare: your Will, Living Will
- Health care power of attorney
- Traffic related issues
- Trial Defense Pre-trial Representation at trial
- IRS Audit Assistance
- 25% Member Discount
- 24/7 Emergency Access
- Online Legal Forms

Top usage of benefit:

- Consultation on any matter with out the worry of a bill
- Assistance with debt collection issues
- Traffic tickets

If you were my attorney

what would you charge for these services?

The average Attorney charges \$\$286.00/hr. However, with your benefit, 90% of your legal needs are covered by the plan, at no additional fees. Your dedicated law firm is prepaid and ready to serve. The information contained on this document is for illustrative purposes only. A detailed member pack will be mailed within 12 days after enrollment.

Did you know...

Identity theft is one of the fastest growing crimes in America and could cost you months or years of time and money to recover from?



- Drivers License theft
- Social Security theft
- Medical identity theft
- Criminal/Character theft
- Financial theft
- Minor children's identity

Identity Theft Shield (Member and Spouse)

Credit Report

Conveniently log in to your secure website for access to your up to date credit report based on data from Experian.

Personal Credit Score with Analysis

In addition to your credit report we also provide a detailed analysis of your Personal Credit Score with your credit report.

Continuous Credit Monitoring with Activity Alerts

Accurate continuous monitoring via our secure website. Your Experian credit files will be monitored continuously. Email alerts will be sent to you if any derogatory information is found. Other wise if no activity is found you will be alerted to those as well. This email will direct you to our secure site where you can log in to view the alert data.

Identity Restoration Services

The experts in identity theft restoration will step in take over the restoration process for you should you face an identity theft issue. They will customize the solution and work on your behalf to correct identity theft issues with affected agencies and institutions. Fraud alert notifications will be sent to all three national credit repositories. Proactive searches of local and national databases for any activity in your name that you may not be aware of.

Add Safeguard for Minors for Just \$1.00/per mo.

Enrollment Options and Rates

One rate for Family Coverage. Portable. No Contracts. Nationwide. Use Immediately.

- Employee and Spouse or Significant other.
- Never-married children under age 21 living at home
- Never-married children under age 23 who are full-time students
- Children under age 18 for whom the member is a legal guardian
- Any dependent child, regardless of age, who is mentally or physically disabled, for whom the member is primarily responsible.
- Identity Safeguard for Minors covers ALL children under 18 for \$1.00 per month (up to 4 minors will have credit file continuous monitoring benefit.)

Step 1: Select your Plan	Step 2: Circle your pay period			
	Weekly	Bi-Weekly	Semi Monthly	Monthly
<input type="checkbox"/> Legal Plan & Identity Shield*	\$5.98	\$11.95	\$12.95	\$25.90
<input type="checkbox"/> Legal Plan Only	\$3.68	\$7.36	\$7.98	\$15.95
<input type="checkbox"/> Identity Theft Shield Plan Only	\$2.99	\$5.98	\$6.48	\$12.95

Optional Identity Theft Add-On for Minor Children

- Add Safeguard for Minors \$1.00/mo

Step 3: Complete Highlighted Enrollment Form Insert

*Identity Theft Shield is available as: • Standard - Experian Credit Monitoring ONLY
• Gold - All three credit bureau Monitoring; Experian, Equifax, Transunion

USE YOUR PLAN IMMEDIATELY – IMPORTANT CONTACT NUMBERS

- Call Your Provider Law Firm: Ross and Matthews: 800.458.6982
- Call Your Representative: Verna Heath 281.748.5261
- In an Emergency Situation Call Your 24/7 Legal Shield Hotline: 877.825.3797
- Identity Theft Shield Customer Care: 888.494.8519
- Legal Shield Customer Care: 800.654.7757

WHAT TO DO AFTER ENROLLMENT

- Share your Benefit Overview with Your Spouse here: vernaheathgroup.com
- Look for your Benefit Package in the mail in 7-14 days after effective date.
- Activate IDTheft Monitoring Here: www.sheildactivate.com (member # will be emailed)