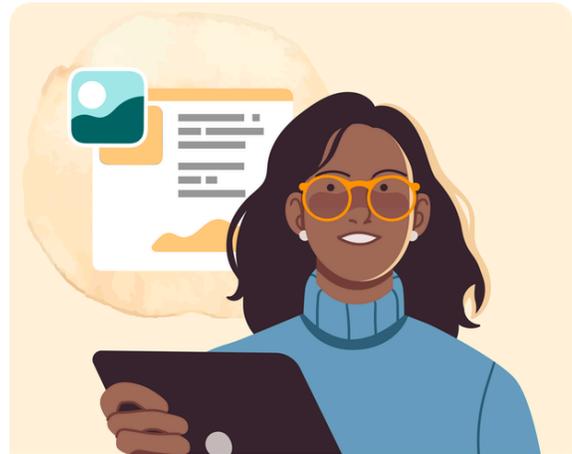


Family Defender® Frequently Asked Questions

What happens after I submit my enrollment?

Your USL Member ID card and policy will be sent to you via email. If no email is provided, it will be sent via USPS. It is important to provide an email address on your enrollment so that you get your Welcome Letter quicker. Our Welcome Letter includes information on how to register on our Member Resources Portal/Mobile App and download your plan documents. Our Mobile App is available in both Google Play and the App Store.



What do I do when I need to use my plan?

You have several choices to access your benefits:

- Call Member Care directly at (800) 356-5297 to request a consultation with an attorney.
- Log into your online Member Resources Portal or our Mobile App to request a consultation with an attorney.

You will be prompted to supply the Member Care Representative with a brief description of your legal matter for them to appropriately assign a Network Attorney based on the legal matter type and location.

The attorney's contact information will be provided for you to schedule the initial consultation.

Does the plan cover members of my family?

Yes, if you enroll in family coverage, the plan will cover you, your spouse, and your eligible unmarried dependent children up to age 26.

How can I use my services?

The plan is available for various personal legal issues such as estate planning, family law matters, traffic violations, etc. A Network Attorney will provide a consultation and legal advice for each matter. Some limitations and exclusions may apply for additional or other services. Please refer to the policy certificate for specific coverage descriptions. Policy documents can be found on the online Member Resource Portal.

Are there coverages for pre-existing legal matters?

Pre-existing matters are covered with a no-cost consultation and 33.3% discount off the attorney's normal hourly rate.

Will the plan cover me if I must go to court?

Yes, most plans offers representation for defense of criminal misdemeanors and civil matters. If a trial is required, you will be responsible for court costs, filing fees, and other incidental fees mandated by the State.

Will there be any out of pocket fees charged to me when I use the plan?

Attorney's fees are paid by U.S. Legal for all covered legal matters within the policy scope. You will be responsible for any costs, fees, or fines imposed by the court. These costs are not services that the attorney provides.

Who will my attorney be?

U.S. Legal contracts with attorneys, both locally and nationwide, to handle all legal matters. You may choose a Network Attorney from the online directory, however, we encourage members to contact our trained Member Care Team for the attorney assignment.

All Network Attorneys must meet strict criteria in order to become contracted with U.S. Legal. Requirements include a minimum proper licensing with their state bar, and a record free from any complaints or disciplinary history. The average years of experience among our Network Attorneys is 12+ years.

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

Yes, U.S. Legal offers out-of-network reimbursement on covered legal matters. U.S. Legal makes best efforts to recruit the desired attorney into the Network, so that you receive the maximum benefit.