

# Legal Protection for Life's Milestones

All employees experience milestones where legal, identity and financial guidance would be a huge relief, both in good times and bad.



## Everyday moments supported by the Family & Identity Defender® plans:

- |                          |                            |
|--------------------------|----------------------------|
| Leasing an apartment     | Losing your wallet         |
| Filing taxes             | Refinancing                |
| Managing debt            | Modifying child support    |
| Drafting a will          | Correcting a credit report |
| Getting a ticket         | Filing for bankruptcy      |
| Buying or selling a home | Caring for elders          |

## Family Defender

### Civil Law

- Plaintiff or Defendant
- Administrative Hearings
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

### Consumer-Seller Protection

- Consumer Protection
- Personal Property Protection

### Contingency Matters\*\*

- Personal Injury
- Medical Malpractice

### Criminal Law

- Misdemeanor Defense
- Juvenile Defense
- Habeas Corpus

### 33.3% Discounted Rate

- Pre-existing & Non-covered (except Excluded Matters)

### Family Law+ (Contested\*/Uncontested)

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

### Family Law (Other)

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

### Legal Matters

- Uncontested Guardianship or Conservatorship
- Elder Law for Parents
- Insurance Law
- Standard Business Incorporation

### Document Preparation & Review

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

### Estate Planning

- Wills & Testamentary Trusts for Minors
- Living Will & Codicils
- Powers of Attorney
- Estate Administration

### Financial Matters

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

### Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

### Real Estate Transactions

- Purchase/Sale of Primary Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

### Traffic Violations

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

\*Contested: subject to 12-hour limit

\*\*First \$1,000 exempt from fee.

+Subject to 120-day waiting period.

## Identity Defender

### Monitoring (Dark Web)

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

### Credit

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

### Mobile App

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

### Social Media

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

### Fraud

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

### Recover

- Lost Wallet Protection
- Fully Managed Identity Restoration
- Restoration for Pre-Existing
- 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

In collaboration with



## Member Rates

**Family & Identity Defender (family\*): \$20.00 per month**

**Family & Identity Defender (individual): \$18.75 per month**

**Identity Defender: \$9.95 per month**

\*Coverage extends to the employee, employee's spouse, and unmarried eligible dependent children up to age 26.

For more information, call 800-356-LAWS or visit [www.uslegalservices.net/companies/brazosmembers](http://www.uslegalservices.net/companies/brazosmembers)

Out-of-Network Reimbursement options available. Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.



# Total Wellness Suite

The comprehensive Wellness Suite integrates these services without extra charges to amplify the legal benefits offered by the plan. Collectively, these services support members in attaining overall legal and financial well-being.

## Legal Document Library & DIY Legal Forms - For All Employees

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. These resources assist individuals and their families in preparing DIY legal documents, such as wills, powers of attorney, bills of sale, and more. Available to all employees, no enrollment required.

## Financial Wellness Suite - powered by Best Money Moves<sup>®</sup> money. career. life.

Continuous access to a comprehensive financial wellness platform that provides customized solutions and insights into your specific financial circumstances. State-of-the-art algorithms create tailored content and suggestions based on your dashboard activity. A private 3-to-5-minute financial evaluation pinpoints financial areas of interest. After completing the evaluation, you can arrange appointments with certified financial experts specializing in diverse fields.

## Tax Coaching & Preparation - powered by Best Money Moves<sup>®</sup> money. career. life.

As part of our financial wellness initiative, members can utilize telephone consultations to address tax-related concerns. Additionally, they can opt to have their personal income tax returns prepared by a Tax Professional at a reduced rate of \$195, along with a complimentary review of the previous year's return.

## Perks Program - powered by BenefitHub<sup>™</sup>

Enjoy perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Home Office

## Identity Theft Restoration Program - powered by IdentityForce<sup>®</sup> A TransUnion<sup>®</sup> Brand

To assist our members in combating the financial and emotional toll of identity theft, we provide confidential, full-service restoration services conducted by Certified Fraud Examiners. These restoration services encompass:

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

For more information, call 800-356-LAWS or visit [www.uslegalservices.net/individuals-families](http://www.uslegalservices.net/individuals-families)