

H.E.L.P.[®]

Questions & Answers

Q. WHAT IS H.E.L.P.[®]?

A. H.E.L.P.[®] is a premier employee legal plan uniquely designed to provide comprehensive, accessible legal assistance from only private, partner level attorneys without charging attorney fees for any benefit services whatsoever. The attorneys and firms are completely independent and highly regarded in their fields of expertise. All counsel has been carefully selected by H.E.L.P.[®] through a stringent process to ensure quality, experience, affability and ethics. H.E.L.P.[®] is accessible during extensive weekday and weekend hours, as well as our highly acclaimed 24-hour emergency assistance.

Q. WHAT ARE THE BENEFIT SERVICES?

A. Benefit Services are the unlimited services provided to every enrollee pre-litigation, including: Unlimited Telephone Consultations with Counsel, Unlimited Correspondence on Client's Behalf, Unlimited Negotiations & Settlements, Unlimited Document/Contract Review and Unlimited Changes/Amendments, Unlimited Advice, Analysis & Research, and Unlimited Simple Wills w/ Minor's Trust & Powers of Attorney.

Q. WHAT DOES "UNLIMITED" MEAN?

A. "Unlimited" means that every enrollee can utilize that benefit as often as they like, without time or quantity limitations of any kind whatsoever, and without paying attorney fees for any of those services. Enrollees can use any and all of the benefits as often as they like throughout the enrollment year. There are no co-pays, waiting periods, underwriting or deductibles of any kind.

Q. WHAT DOES "PRE-LITIGATION" MEAN?

A. 97% of all legal matters are resolved without filing a claim or motion in court (i.e.-pre-litigation), instead resolved through legal discussions, correspondence and negotiations. Therefore, any matter settled without that litigation process is completely covered by H.E.L.P.[®] and the client receives the entire amount of any such settlement, with the attorney taking no legal fee at all. Without H.E.L.P.[®], attorneys can receive 40% of the settlement value.

Q. DOES AN ENROLLEE EVER HAVE TO PAY ATTORNEY FEES?

A. An enrollee pays attorney fees for only limited circumstances such as litigation/filings or appearances, complex estate planning or estate administration, and all pre-existing matters. However, any attorney fees will be discounted at least 25% off an attorney's standard fee schedule so that the enrollee never pays the full cost of representation. Since 97% of all legal matters are resolved pre-litigation, only a mere 3% of matters will require any attorney fees with H.E.L.P.[®]. All other matters are 100% covered.

Q. HOW DOES AN ENROLLEE PROCEED AFTER ENROLLMENT CONCLUDES?

A. Every enrollee receives a welcome letter and enrollment cards. Then, the enrollee simply contacts H.E.L.P.[®] directly, provides their secure personal identification number, and requests legal assistance. An experienced attorney will be assigned based upon varying circumstances, including the type of legal matter, needs of specific case or client, stage of matter, geography of matter, & simplicity versus complexity of a matter. Enrollees will promptly speak with counsel to discuss & evaluate their problem or legal inquiry, and appropriate assistance will be provided based on these considerations.

Q. ARE ALL PERSONAL LEGAL MATTERS REALLY COVERED?

A. Enrollees may use the plan for all personal legal matters, however this plan cannot be utilized for any matter of any kind involving the employer. Sample covered matters include real estate, family law, criminal law, banking & credit law, civil law, automobile matters, consumer & contract law, government benefits, small claims, wills & estates, and education law. Since this is a personal legal plan, no business matters are covered by the plan (ex: home based business of enrollee).