



**Contact HELP® Today!**

*If you would like additional information about HELP®, or if you are interested to find out how we can provide assistance for your specific legal matter, please call benefit services at 1-888-667-6150.*

*Ask to speak with your HELP®Advocate™ who is a specially trained client relations concierge assigned to each worksite to guide enrollees through their use of the plan.*

*HELP®Advocates™ are available to address any questions or concerns and assist in enhancing the HELP® experience by maximizing plan benefits.*

# HELP®

## Personal Employee Legal Plan

## Benefit and Plan Information

### WHAT IS HELP®?

HELP® is a premier employee legal plan uniquely designed to provide comprehensive, quality, and accessible legal assistance from experienced partner-level attorneys without charging any attorney fees for all benefit services pre-litigation.

All enrolled employees have unlimited access to private, partner-level attorneys who will provide you and your family with the highest quality legal assistance without charging any attorney fees for so many plan benefits.

All attorneys and firms have been carefully selected by HELP® through a stringent selection process, & all counsel is completely independent and well regarded in their field of expertise.

HELP® is accessible during extensive weekday and weekend hours, as well as the highly acclaimed 24-hour emergency assistance benefit.



**HELP® services over ONE MILLION employees and their families.**

**Providing quality legal assistance for the past 20 years!**

### SAMPLE COVERED BENEFITS INCLUDE:

- Unlimited Legal Consultations w/ Attorneys
- Unlimited Contract Review & Amendments
- Unlimited Negotiations for all Legal Disputes
- Unlimited Telephone Calls w/ Attorneys
- Unlimited Reciprocal Personal Simple Wills
- Unlimited Legal Research for Legal Matters
- Unlimited Correspondence on your Behalf
- Unlimited Document Review & Changes
- Unlimited Settlements for all Legal Matters
- Unlimited Advice for all Legal Issues
- Unlimited Minors' Trusts for Parents' Wills
- Unlimited Powers of Attorney & Living Wills



HELP® provides quality attorney assistance for all personal legal matters without limits on time, volume, or complexity.

***HELP® is an affordable way to utilize high quality attorneys without paying legal fees to resolve so many legal issues.***



HELP® covers 100% of all pre-litigation services with absolutely no fees.

## WHAT DOES “UNLIMITED” MEAN?

The term “unlimited” means that every enrollee can utilize the benefit as often as they like for all personal legal matters without any legal fees, and without time or volume limitations.

Typically it could cost at least \$200 per hour for an experienced attorney to review a contract, provide advice, communicate with multiple letters and calls to opposing counsel, and negotiate a resolution. But with HELP®, the assistance is provided without attorney fees regardless of time, volume or complexity.

Typically an attorney could take approximately 33%-40% of an award for any settlement or negotiation. But with HELP®, if the matter can settle without filing a suit, the client keeps 100% of the award with absolutely no attorney fees.

These are just a few examples of how HELP® can work for you, reduce stress, resolve problems, and save you thousands of dollars in legal fees.

## POPULAR USES OF HELP® ARE:

- Landlord/Tenant Issues
- Divorce Matters
- Credit & Identity Theft
- Home Ownership Issues
- Criminal Matters
- Collection Disputes
- Real Estate Transactions
- Mortgage Refinancing
- Insurance Matters
- Government Benefits
- Traffic Tickets
- Credit Card Payment Plan
- Consumer Disputes
- Child Support Payments
- Education Laws
- Children School Disputes
- Estate Planning
- Security Deposit Recovery
- DUI Violations
- Personal Injury
- Automobile Matters
- Will Preparation
- Bankruptcy
- Warranty Disputes
- Living Will and Power of Attorney Preparation

## WILL I EVER HAVE TO PAY FEES?

HELP® covers 100% of all pre-litigation services with absolutely no fees. Enrollees only pay for limited circumstances such as attorney appearances, court filings, and complex estate planning/trusts and administration. Estate, trust, and tax guidelines may vary by state.

97% of all HELP® enrollees never have to pay any extra legal fees; however, for those rare circumstances when fees might be incurred, they will be discounted by at least 25% so you never pay the full cost of representation.

There are no co-pays, no deductibles, no waiting periods, and no underwriting.

## NEED YOUR WILLS PREPARED?

One of the unique highlights of HELP® is the unlimited assistance enrollees receive for their estate planning needs. All employees enrolled in HELP® are entitled to receive personalized Simple Wills, Living Wills, and various Power of Attorney documents, and your spouse can receive the same documents as well.

In addition, your personalized Wills can be customized to include a simple minor's trust, and as long as you are enrolled in HELP®, you receive unlimited changes to all of the documents.

You will always work directly with an experienced, partner-level attorney when discussing your estate planning needs, and that same attorney will compose your documents to meet your specific circumstances and requests. There are no extra fees, other than the cost of enrollment, for any of these services.

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## HOW DO I CONTACT AN ATTORNEY?

Once enrolled, you will receive a welcome letter and enrollment cards with a secure identification number. When a legal matter arises, simply contact HELP® directly via the benefit services number provided on your cards. You will be asked to verify your personal information and to provide a brief summary of your legal topic. You will then immediately be connected to a partner-level attorney who will promptly assist you with your matter.

HELP® offers a 24-hour return call policy for any new legal matter, with an average attorney response time of 17 minutes. HELP® administrators are available Monday through Friday 8:30am to 5:30pm; however, attorneys are available during extended weekday and weekend hours, including our unique 24-hour emergency assistance line.

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## ARE THERE ANY EXCLUSIONS?

HELP® is a personal legal plan and can be used for any and all personal legal matters on an unlimited basis; however, HELP® can not be used for business matters (ex: home based business, copyrights and patents), any matter involving your employer, any subsidiaries, their employees, or for any matter for which you are presently, or already have been, represented by an attorney.

Please contact benefit services at 1-888-667-6150 if you have any questions regarding these few exclusions and we will gladly assist you.



Coverage includes a simple Will w/ Minor's Trust, Living Will, and Power of Attorney for you and a spouse.

**HELP® offers a  
24-hour  
return call policy  
for any new  
legal matter.**

**Attorney  
response time  
on average is  
17 minutes.**



HELP® is a personal legal plan and can be used for any and all personal legal matters on an unlimited basis.



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## HELP® LEGAL PLAN

The HELP® Legal Plan has been proudly providing quality legal assistance for the past 20 years to over One Million employees and their families.

HELP® is uniquely designed to provide comprehensive, quality, and accessible legal assistance from experienced partner-level attorneys. This benefit is an affordable way to utilize high quality attorneys without paying legal fees to resolve so many legal issues.

HELP® is a personal legal plan that covers 100% of all pre-litigation services on an unlimited basis with absolutely no fees. All enrolled employees can utilize the benefit as often as they like without time or volume limitations.

If you would like additional information about HELP® and to learn about all of the great benefits and services this plan offers, please call 1-888-667-6150 and ask to speak with the HELP® Advocate™ assigned to your worksite. We will gladly assist with any questions, concerns, or issues that may arise.

We look forward to assisting you!

## HOW DO I ENROLL?

You can enroll in HELP® during your worksite's designated open enrollment period. HELP® is an annual enrollment, so you are enrolled for one full year from the effective date of your enrollment, with automatic rollover renewal each year unless you cancel at any time during open enrollment.

The payroll deduction of \$6.23 bi-weekly covers you, your spouse and dependent children (up to and including age 23).

Once enrolled, you will receive a welcome letter and enrollment cards in the mail. You can access your benefit at 12:00am the date your coverage becomes effective. There are no waiting periods.



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