



# U.S. Legal Services

*Providing legal benefit plans.*

## Legal Plan Coverage

Finally...A legal plan benefit that works the way you expect it to...one that actually pays your attorney fees! With the Family Protector you're covered for virtually all your personal legal needs. It's like having your own "Attorney on Retainer" 24 hours a day, 7 days a week. The Family Protector offers more legal coverage, sometimes as much as **50% more**, in more areas of the law at a **lower cost** than any other legal plan available.

The Family Protector covers employees and their dependents and provides legal services from Network and Non-Network Attorneys.

## In-Office Legal Representation

Most of the following benefits are 100% paid-in-full for attorneys' fees when you use a Network Attorney.

- Simple Will
- Complex Will
- Codicil
- Living Will
- Power of Attorney
- Guardianship/Conservatorship
- Name Change
- Divorce
- Child Support
- Post Judgment Decree
- Post Decree Modification
- Consumer Protection
- Consumer Debt Collection
- Juvenile Proceedings
- Criminal Misdemeanor
- Immigration
- Driving Privilege Protection
- Personal Property Issues
- Tenant Rental Issues
- IRS Audit Protection
- IRS Collection Defense
- Real Estate
- Estate Administration
- Expungements

To locate a Network Attorney in your area, call the toll-free telephone number 800-356-LAWS or visit: [www.uslprotects.com/members/family-protector/mdcps](http://www.uslprotects.com/members/family-protector/mdcps)

You can see a local Network Attorney for legal representation – including review and document preparation.

You may select a Non-Network Attorney and the plan will reimburse you according to scheduled limits. The legal services available are listed on the chart on Page \_\_\_\_.

## Reduced Fee Services

If you need legal representation for a legal situation that's not covered under The Family Protector, but not specifically excluded, you can still save money by using a Network Attorney at a reduced fee of at least 33 1/3% percent off their normal hourly rate for legal matters.

## Telephone Legal Advice

Attorneys can easily handle certain issues over the phone. You can consult with a Network Attorney over the phone as often as necessary for virtually any personal legal need, including:

- General Legal Advice
- Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up calls and letters
- Specific Document Preparation
- Document Review

## Immigration Coverage

- Visa Extensions: Defined as application for extension of any existing visas where eligible for said extensions.
- Naturalization: Defined as advice, consultation, preparation and filing of applications for naturalization before the United States Bureau of Citizenship and Immigration Services.
- Deportation (Now known as Removal): Advice, consultation and appearance before the U.S. Immigration Court to provide members with Defense of Removal actions and/or applications for Relief from Removal before the Immigration Judge.

## Legal Tools and Resources

You have easy online access to legal services, including:



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- An extensive law guide of articles on everyday legal topics
- Do-it-yourself personal legal documents
- Attorney Locator
- Other education information

## Identity Theft Services

As a member, you have access to a highly trained Fraud Resolution Specialist who will conduct seven emergency response activities, including:

- Assisting members with restoring their identity and good credit
- Provide members with a free “ID Theft Emergency Response Kit”
- Assists with disputes of fraudulent debts, as a result of ID theft
- Counsels and provides a document stating the “Preventative Steps” to avoid future ID theft losses and damages

## Personal Financial and Tax Planning Services

The financial coaching benefit provides access to “Financial Coaches” with a broad range of experience in financial services, including licensed CPA’s and Certified Financial Planners. Our Coaches are salaried professionals who do not sell or promote products and services to our members.

The financial benefit allows families an opportunity to determine the most appropriate way to handle their financial problems or issues by talking with an expert.

## What about legal matters that occurred before I became insured under the U.S. Legal Plan?

Coverage for pre-existing matters is included as long as the legal action is filed and the attorney is first retained after the effective date of the policy. (Most attorneys’ fees are paid-in-full for covered matters when a Network Attorney is used.) Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States. Further required legal services may be obtained for a 1/3 discount.

## How to Use Legal Benefits

**1. Legal Advice and Consultation:** Insured employees can reach a Telephone Network Attorney by calling 1-800-356-LAWS, 24/7.

## 2. In-office Legal Representation Services Network

**Attorney:** Contact an attorney and identify yourself as an insured M-DCPS employee and U.S. Legal member. The local Network Attorney will file a claim with U.S. Legal to receive reimbursement and, for most covered benefits, attorney fees are paid-in-full. You will be responsible for any filing fees, court costs and miscellaneous costs.

**3. In-office Legal Representation Services Non-Network Attorney/Indemnity Coverage:** You may use any non- Network Attorney and be reimbursed by U.S. LEGAL up to schedule maximums by submitting a claim form and your attorney’s billing statement directly to U.S. LEGAL. Claim forms can be obtained by calling FBMC Customer Service at 1-800-342-8017, Monday - Friday, 7 a.m.- 10 p.m., ET or by logging into the U.S. LEGAL Web site at [www.uslprotects.com/member/family-protector/mdcps](http://www.uslprotects.com/member/family-protector/mdcps)

## How to Select Legal Benefits

You may cover yourself and your family by selecting U.S. Legal under the Employee-Paid FlexPlan Benefits section of the online enrollment.

## How does the legal coverage benefit affect taxes?

According to IRS rules, the Legal Plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

## What legal services does the plan exclude?

Actions between you and your employer, union, fellow employees, Fringe Benefits Management Company, insurance carriers, U.S. LEGAL Insurance Company, or anyone else when prohibited by law; business matters, preparation of tax returns, patents or copyrights, summary procedure actions; class actions, interventions or amicus curiae filings, citizen’s dispute settlements program procedures; filing fees, court costs, and miscellaneous costs, or matters where other reimbursement is available; contingency fee, workers’ compensation, unemployment compensation and probate cases; actions between you and your dependents; duplication of services previously claimed, title search and title insurance, and legal proceedings where you are entitled to legal representation or reimbursement from any other source; and matters related to structural damage to dwellings,

appurtenances, paved surfaces and matters not specifically listed.

**Who is an eligible dependent covered under this plan?**

Eligible dependents covered under the Legal Plan include:

- Spouse (until a final decree of divorced has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 19.
- Children may be covered until the end of the calendar year in which the child reaches age 25 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 25 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

**Which insurance company makes the Legal Plan available to me?**

U.S. Legal Services, Inc. underwrites and administers the Family Protector Legal Plan. The Family Protector is recognized nationally by consumer groups as one of the broadest and most comprehensive legal plans in the industry.

**NOTE:** This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in the certificates of coverage.

Certificate(s) of Coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of Coverage are document(s) issued by the insurance company for benefits registered with the State of Florida. These

documents are available for the benefits you selected during Open Enrollment or as a new employee. To view or print a copy of a Certificate of Coverage for any benefit, log on to **www.dadeschools.net**. Click on the "Employees" tab. Then look for "Frequently Viewed Sites" to the right of the page. Click on "2010 Employee Benefits." Your Certificate(s) of Coverage will be located under your tab (i.e., M-DCPS Employees, Retirees, Part-Time Food Service or COBRA). If you prefer to have a hard copy mailed to your home address, please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS Web site under "Important Phone Numbers."

**Your Rates are listed below.**  
**Note: These premiums will be deducted on a post-tax basis**

	10-MONTH (20 deductions)	11-MONTH (24 deductions)	12-MONTH (26 deductions)
USL FAMILY PROTECTOR	\$10.14	\$8.45	\$7.80