

GE Money

Signature LegalCare[®]

A benefit of Heritage Casualty Insurance Company[†]

Impact employee productivity without stress.



imagination at work

Legal worries make it hard to breathe easy.

Do you or your employees experience any of these issues or have these needs?

- Buying or selling a home
- Refinancing a home
- Complex wills
- Creating a living trust
- Adopting a child
- Fighting a traffic offense
- Divorce proceedings
- Child custody/support
- Debt collection defense
- Bankruptcy
- Changing a name
- Consumer protection
- Small claims court advice or representation
- Elder care consultation
- Wrongful eviction
- Immigration issues
- Federal Tax Information
- Defense against civil action
- IRS Audit

Enrollment is as easy as 1 - 2 - 3:

1. Sign up.
2. Receive a Welcome Booklet.
3. Start taking advantage of a wealth of benefits!

Plus, the informational materials we provide make it just as easy for you to help employees sign up. Ask your representative for a sample communication packet.

Why should you offer a plan for legal services?

Empowering employees with a plan for legal services they can use helps them to proactively manage their affairs without excessive time out of the office and minimizes personal problem-solving while at work. Making educated decisions and assessing their legal rights and responsibilities assists them in being more productive employees. A plan for legal services helps to expand a benefit portfolio and offers a unique and often overlooked resource for employees.

Signature LegalCare offers comprehensive and cost-effective legal coverage.

Did you know that, in any given year, workers are three times more likely to be involved in a legal dispute than to be admitted to a hospital?*

Often, people aren't able to obtain affordable and appropriate legal assistance. GE Money offers a collection of Benefit Solutions to solve for this problem and Signature LegalCare is a great way to start. Signature LegalCare is an innovative group legal insurance plan brought to you by one of the most trusted companies in America.

This valuable benefit gives employees the resources they need to tackle many challenging issues that may arise. You can offer them an attractive addition to their compensation package and reap the benefits of increased productivity.

In summary, Signature LegalCare can:

- Help employees solve their problems and reduce stress when they need legal assistance.
- Help to reduce employee absenteeism or low productivity at work due to personal legal problems.

*Elswick, Jill. 2000. "Legal Problems Impair Employee Effectiveness." Employee Benefit News. <http://www.benefitnews.com>.



Solutions that help relieve legal tension.

How does Signature LegalCare work?

- Welcome Booklet and membership cards are sent to the enrolled employee.
- Members gain easy online access to:
 - A Participating Attorney directory and claim forms.
 - Plan details and coverages.
 - The Personal Law Center provides a comprehensive, easy-to-use library of articles on common legal and financial matters, written in plain English, and over 100 self-help legal forms and interactive documents and tools for members.
- The Signature Legal Care Customer Service Center will assist with:
 - Questions about Plan benefits.
 - Connecting members with a Preventive LegalCare Office attorney for telephone advice.
- Members may choose an attorney within or outside the network.
- Members work directly with attorneys to obtain legal services – no gatekeepers.
- Once legal services have been rendered for a covered matter, the member submits a claim. (Participating Attorneys will often submit claims on a member's behalf.)
- Members receive an Explanation of Benefits (EOB) after claim payment.



What are the benefits and coverage options?

- Assists members in understanding their legal rights and responsibilities.
- Helps members become better educated if they need to retain an attorney.
- Helps members take care of problems with the assistance of an attorney.
- Paid-in-full coverage* for attorney services can include:
 - Real Estate: Sale, Purchase, Refinance
 - Family Matters: Divorce, Child Custody, Adoption
 - Consumer Protection
 - Debt Collection Defense - Including bankruptcy and identity theft issues
 - Defense in a Civil Action
 - IRS Audit Defense
 - Document Preparation and Review
 - Estate Planning: Wills and Trusts
 - Immigration
 - Elder Care Consultation
 - Eviction Defense Tenant Negotiations
 - Traffic Charges
 - Extra coverage - up to 4 hours per year of additional attorney office work for non-covered, non-excluded matters
 - And more
- 25% off Usual and Customary Rates for Participating Attorneys who elect to provide this benefit for non-covered, non-excluded matters.
- Telephone access to attorneys for legal advice on personal matters through the Preventive LegalCare Office (PLCO).
- Online access to the Personal Law Center.
- Discounts on contingent fees with Participating Attorneys who elect to provide this benefit.
- Access to both general practitioners and specialists within the Participating Attorney network.
- Freedom to select attorney of choice based on legal needs.**

* See plan design for details - plan coverage can vary and some benefits are paid up to a scheduled amount.

** Benefit amounts for Participating Attorneys are different than for Non-Participating Attorneys.

High expectations put employees at ease.

Our qualifying standards are hard to beat.

We directly manage our network of attorneys. It is not a collection of subcontracted networks from other providers. Participating Attorneys average 20 years of experience and satisfy specific qualification standards to become part of the Signature LegalCare Participating Attorney network.

We require that each Participating Attorney:

- Be licensed with a State Bar for a minimum of 3 years and currently hold and maintain an active license in the state in which they practice.
- Carry current malpractice insurance with minimum limits.
- Maintain a full-time legal practice.

Our Participating Attorneys are selected by our own legal network managers and we review their credentials at least annually. We will work to recruit attorneys in specific areas to address your employees' needs. We continually add attorneys to the network in order to provide additional legal expertise, choices for members, and growth for high-demand areas. We work to build and maintain strong relationships with our Participating Attorneys through quarterly newsletters and similar channels. Additionally, our Customer Service Center has a reputation for delivering effective support to answer members' questions and resolve issues with Participating Attorneys.



Why is Signature LegalCare the right plan?

Decide for yourself. Here are some things to consider:

- The power and security that comes with a GE Money benefit offering.
- GE Money's Participating Attorney qualification process.
- Willingness to specially recruit Participating Attorneys to cover your employees' needs.
- Online resources that allow members to better educate themselves prior to seeking legal help.
- Member Welcome Booklets and ID cards for all employees who enroll.
- Robust benefit offerings that cover some of the more complex issues, such as bankruptcy, refinancing, child support, and consumer protection as a plaintiff.
- Flexibility to customize plan benefit design.
- Ease in administration.

Partner with GE to create flexible Benefit Solutions.
For more information on this or any of our other products,
Visit www.BenefitSolutionsbyGE.com
or call 1-888-788-9089.

