

Metropolitan General Insurance Company
700 Quaker Lane, Warwick, RI 02886

**Legal Services Plan
Certificate of Coverage**

You can count on Metropolitan to help provide You with the insurance protection You need.

This Legal Services Plan is insured by Metropolitan General Insurance Company, a Rhode Island company with its principal place of business at 700 Quaker Lane, Warwick, Rhode Island, 02886.

Administrative services are provided under the policy by MetLife Legal Plans, Inc. ("**MetLife Legal Plans**"), a Delaware Corporation and an affiliate of Metropolitan General Insurance Company. Any reference to MetLife Legal Plans is as the Administrator of the Plan.

To obtain Covered Legal Services, contact MetLife Legal Plans through its internet web site, by phone or by mail. In this certificate You'll find information about Your Legal Services Insurance coverage. We hope that You will take the time to read this information carefully. It is important to You.

This certificate certifies that You, and if Dependent coverage is in effect, Your Dependents, are insured for the legal services benefits described in this certificate, subject to the provisions of this certificate. This certificate is issued to You under the Group Legal Services Policy and it includes the terms and provisions of the Group Legal Services Policy that describe Your insurance. Please read this certificate carefully.

Here is an Outline of What's Inside:

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Definitions to Help You Understand the Plan

It is important for You to know that whenever the following terms are used in this certificate with the first letter capitalized, they will have the meanings described below. The plural use of a term defined in the singular will share the same meaning. In addition, other defined terms can be found in the Declarations Pages attached to this certificate.

Policyholder means the Policyholder listed in the Declarations Pages.

Covered Legal Services means those legal services listed in the Declarations Pages and described in the Covered Legal Services Schedule.

Participant means a Plan Member, and if Dependent coverage is in effect, such Plan Member's Dependents as defined in the Declarations Pages.

Legal Services Plan or Plan means the group policy to provide insurance for Covered Legal Services.

Metropolitan means Metropolitan General Insurance Company.

Plan Member means an Eligible Employee who participates in the Plan.

Plan Attorney means an attorney who has contracted with Metropolitan or the Administrator to provide Covered Legal Services.

We, Us and **Our** means the Administrator.

You and **Your** means the Plan Member.

How The Group Legal Services Plan Works

To use the Group Legal Services Plan, a Participant can call Our Client Service Center, visit Our web site, or go to a Plan Attorney they have already used. The Participant should be prepared to identify themselves as a Participant in the Group Legal Services Plan.

If a Participant calls Our Client Service Center, the Client Service Representative who answers the call will:

- make an initial determination of whether and to what extent the matter is covered;
- give a case number (a new case number will be needed for each new matter);
- give the telephone number(s) and location of the Plan Attorney(s) most convenient to the Participant; and
- answer questions about the Plan.

The Participant can decide to use a Plan Attorney or a non-Plan Attorney.

If a Plan Attorney is Used

A Plan Attorney will advise on:

- applicable law;
- actions that might be taken to solve the problem; and
- the Participant's rights.

During the initial consultation the Plan Attorney will also state whether the matter qualifies for additional Covered Legal Services under the Plan. If the matter qualifies for additional Covered Legal Services and a Plan Attorney provides these services, Metropolitan will be responsible for paying the Plan Attorney for the Covered Legal Services provided, and for the consultation.

If a non-Plan Attorney is Used

If the Participant decides to use a non-Plan Attorney, they must notify MetLife Legal Plans. MetLife Legal Plans will send the Participant a claim form and informational material including a Non-Plan Attorney Fee Schedule. After the matter is finished, the claim form must be completed and returned to MetLife Legal Plans with the attorney's final bill. Within 60 days of MetLife Legal Plans' receipt of the completed claim form and final bill, We will pay the Participant up to the amount stated in the Non-Plan Attorney Fee Schedule. The Participant receiving services from the non-Plan Attorney will be responsible for making payment to the non-Plan Attorney for any expenses or fees incurred in excess of the amount paid by MetLife Legal Plans.

If a claim is denied in whole or in part, MetLife Legal Plans will provide the Participant with a written statement with the reason(s) for the denial and with information as to the steps that need to be taken to appeal the denial. Appeals must be in writing. As part of each appeal, You may submit any written comments, documents, records, or other information relating to Your claim.

Requirements For Coverage

All Eligible Employees may participate in the Plan.

Because this is a Contributory Plan, You pay all or a portion of the cost of Your coverage. To participate in a Contributory Plan, an Eligible Employee must enroll in the plan and authorize the payment of Participation Fees through payroll deduction. The initial Participation Fee is stated in the Declarations Pages and will be deducted automatically from Your pay. This Fee may change on the Renewal Date.

Eligible Employees may enroll in the Plan:

- during the initial enrollment period established by the Policyholder;
- during any subsequent annual enrollment period; or
- if You experience a Qualifying Event.

If You enroll during the initial enrollment period, coverage will begin on the Effective Date of the group policy. If You enroll during a subsequent annual enrollment period, coverage will be effective at the beginning of the next Plan Year. If You have a Qualifying Event, You will have 30 days from the date of that change to make a request. This request must be consistent with the nature of the Qualifying Event. The insurance enrolled for, or changes to Your insurance made as a result of a Qualifying Event will take effect on the first day of the month following the date of Your request. Each time You enroll or re-enroll You are agreeing to participate for the full Plan Year.

If You are not an Eligible Employee during an enrollment period, but become one later in the Plan Year, You may at that time enroll for the remainder of the Plan Year.

If coverage for Your Dependents is in effect under this Plan, any person who subsequently becomes a Dependent will be covered beginning on the date they become a Dependent. For example, if You or Your spouse give birth to a child while Dependent coverage is in effect, the child will be covered as of the date of birth.

Services That Are Covered

The Declarations Pages list the Covered Legal Services insured under the Plan. These Covered Legal Services are described in the Covered Legal Services Schedule provided with this certificate.

Services With Limited Coverage

If Dependent coverage is provided under the Plan and a Plan Member for whom such coverage is in effect has a right to receive a Covered Legal Service involving a Dependent as an adversary, the Plan will provide services for the Plan Member only.

The Advice and Consultation service is the **only** service available for a matter that is not otherwise included as a Covered Legal Service and that is not listed in the section entitled "Services That Are Not Covered".

Services That Are Not Covered

Covered Legal Services will not be provided for:

- Appeals or class actions.
- Transactions involving:
 - farms or businesses;
 - rental property when a Participant or the Policyholder is the landlord except for coverages that explicitly apply to rental properties;
 - patent, trademark or copyright law; or
 - property held for investment or rental.

- Any matter involving a dispute or a proceeding with:
 - the Policyholder or any of its affiliates as an adverse party;
 - any employee benefit or benefit plan the Policyholder has established; or
 - Metropolitan or its affiliates, the Administrator or any Plan Attorney as an adverse party.
- Any employment related matter.
- Any matter for which an attorney-client relationship arose before You became eligible for the Covered Legal Services under the Plan.
- Amounts due to third parties such as:
 - court costs, filing fees or recording fees;
 - fines;
 - judgments;
 - witness fees; or
 - transcripts.
- Any matter deemed by Us to be frivolous, harassing, or in contravention of the rules of ethical conduct governing attorneys.

How Insurance Coverage Ends

Your insurance coverage will end upon the first of the following to occur:

- **Plan termination:** the date the group policy ends;
- **Failure to re-enroll:** the first day of the Plan Year for which You, as a Plan Member, have not been re-enrolled as described in the Declarations Pages;
- **Failure to make a required contribution:** the first day of the month following the Due Date of any Participation Fee for which the required contribution is not made;
- **Change in employment status:** the last day of the month in which You cease to be an Eligible Employee.

If Dependent insurance coverage is in effect under the Plan, insurance coverage for a Dependent ends upon the first of the following to occur:

- **Termination of the Plan Member's coverage:** the date coverage for the Plan Member ends;
- **Failure to make a required contribution:** the first day of the month following the Due Date of any Participation Fee for which the required contribution is not made;
- **Change in Dependent status:** the date the Dependent ceases to be a Dependent of the Plan Member.

If insurance coverage ends, services that would begin on or after the date coverage ended will not be covered. However, services will continue to be covered for any matter where:

- Services for such matter were provided prior to insurance coverage ending; and
- such matter was open and pending when insurance coverage ended.

Other Important Information

Plan Attorneys may not request or accept additional compensation from You for providing Covered Legal Services, except for payments required to be made to third parties. You have the right to complain to the state bar association about the conduct of an attorney who provides Covered Legal Services under the Plan. If, at any time, You have a question or concern about the service You have received, please call the Client Service Center. MetLife Legal Plans and Metropolitan will work hard to fix the problem to Your satisfaction.

Nothing contained in this certificate is intended to interfere with Your freedom of choice in the selection of an attorney or with the attorney-client relationship.

Services under this certificate are administered by MetLife Legal Plans Legal Plans, Inc. a Delaware Corporation and an affiliate of Metropolitan General Insurance Company.

Metropolitan General Insurance Company
700 Quaker Lane, Warwick, RI 02886
Group Legal Services Insurance: Declarations Pages

Date of Declarations: **January 1, 2026**

Name and Address of POLICYHOLDER:

Rady Children's Health
3020 Children's Way
San Diego, CA 92123

Plan of Coverage: MetLife Legal Plan

Group Legal Services Policy Number: 990-9233

Situs: This contract is governed by the laws of the state of **Oregon**.

CONTACTING METLIFE LEGAL PLANS

You may contact the Plan Administrator, MetLife Legal Plans, Inc. by internet website, phone, or mail.

Internet website: www.legalplans.com

Phone: **1-800-821-6400**

Mail: **1111 Superior Avenue**
Cleveland, OH 44114-2507

IMPORTANT DATES

Group Policy Effective Date: January 1, 2026

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through December 31, 2026.

Plan Year: means the Initial Plan Year and each 12 consecutive month period which occurs thereafter.

Initial Contract Term: The initial term of the Group Legal Services Policy begins on the Effective Date and continues through December 31, 2030. During the Initial Contract Term, the Participation Fee rate(s) will not be changed. Thereafter Metropolitan may change the Participation Fee rate(s) on the Renewal Date.

Renewal Date: Beginning on January 1, 2031 and on each January 1st which occurs thereafter, this Group Legal Services Policy will be automatically renewed for a period of one year. Such renewals will continue until either party gives advance notice of no less than 90 days prior to a Renewal Date that it intends to end or seek to amend the Group Legal Services Policy effective on such Renewal Date. The Group Legal Services Policy may be ended or amended with less than the required number of days notice if both parties agree in writing.

ADDITIONAL DEFINITIONS

Eligible Employee means:

- **Orange County:** All active regular full-time or part-time employees who are regularly scheduled to work at least 20 hours per week; and
- **San Diego:** All active regular full-time or part-time employees who are regularly scheduled to work at least 18 hours per week, or casual employees with a minimum assignment of 3 months who are regularly scheduled to work at least 18 hours per week.

Dependent means the Plan Member's Spouse, Qualified Domestic Partner or Civil Union Partner, and/or Child.

Spouse means the Plan Member's lawful spouse or Qualified Domestic Partner or Civil Union Partner.

Child means a person under the Limiting Age who is the Plan Member's:

- natural child;
- adopted child; or
- stepchild.

The term also includes such person under the Limiting Age who is unmarried.

ADDITIONAL DEFINITIONS (Continued)

Child (continued)

No Child who, because of a mental or physical handicap, is incapable of self-support and is fully dependent on the Plan Member for support, will cease to be a Child because they have reached the Limiting Age.

Limiting Age means 26 years of age.

Qualified Domestic Partner or Civil Union Partner means a person who resides with the Plan Member and who qualifies for coverage in another employee benefit plan provided by the Policyholder.

Qualifying Event means a life event experienced by an Eligible Employee, including:

- marriage;
- divorce, legal separation or annulment;
- change in Qualified Domestic Partner or Civil Union Partner status;
- the birth, adoption or placement for adoption of a dependent child; or
- the death of a dependent.

ADDITIONAL TERMS OF COVERAGE

Coverage for Dependents: is provided under this Plan.

Re-enrollment: will not be automatic. The Plan Member must elect to participate during the annual enrollment period.

Participation Fees: This is a Contributory plan. The Participation Fee is:

- \$17.45 per month per Plan Member with Dependent Coverage all of which is paid by the Plan Member. The Due Date for the payment of Participation Fees to Us is the 10th day of each month beginning with the Participation Fee due February 10, 2025.

Dispute Resolution

This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Administrator is the named Claims Review Fiduciary. This means that the Administrator is the fiduciary charged with discretionary authority for determining Plan services and for the interpretation of Plan terms in connection with the full and fair review of claims that have been denied in whole or in part, which review is required by Section 503 of ERISA.

If any dispute or controversy arises among:

- Metropolitan,
- the Policyholder, and/or
- the Administrator,

Dispute Resolution (continued)

it will be resolved as follows:

- Representatives of the parties in dispute will, in good faith, attempt to resolve the dispute or controversy within thirty days of the written request of any aggrieved party.
- If the dispute or controversy is not settled within the thirty-day period, the parties to the dispute or controversy may mutually agree upon a process to resolve it.
- This Section is not intended to limit the legal options of a party to a dispute or controversy if the dispute or controversy cannot be resolved, or a process to resolve it cannot be agreed upon, within the thirty-day period.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between Plan Attorneys and their Participant clients.

Enrollment Materials

Subject to Our review and written approval, the Policyholder will be responsible for printing and distributing enrollment materials to all employees.

If Coverage Ends Because of a Change in Employment Status

A Plan Member whose coverage ends because of a change in employment status may:

- continue coverage under this policy for 12 months after such change if, within 30 days of the change, the Plan Member contacts Us and makes a single payment equal to 12 monthly Participation Fees; or
- buy a policy of individual legal services insurance from Metropolitan on any form of individual legal services insurance then customarily offered in the Participant's state of residence.

COVERED LEGAL SERVICES

ADVICE AND CONSULTATION

- Office Consultation
- Telephone Advice

CONSUMER PROTECTION

- Consumer Protection Matters
- Small Claims Assistance
- Personal Property Protection

JUVENILE MATTERS

- Juvenile Court Defense

FINANCIAL MATTERS

- Debt Collection Defense
- Identity Theft Defense
- Personal Bankruptcy or Wage Earner Plan
- Tax Audits
- Tax Preparation & Filing

DEFENSE OF CIVIL LAWSUITS

- Administrative Hearing Representation
- Civil Litigation Defense
- Incompetency Defense

DOCUMENT PREPARATION

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Promissory Notes

DOCUMENT REVIEW

ELDER LAW MATTERS

FAMILY LAW

- Enforcement or Modification of Support Order
- Change or Establishment of Custody Order
- Name Change
- Prenuptial Agreement
- Postnuptial Agreement
- Protection from Domestic Violence
- Adoption and Legitimization (Contested and Uncontested)
- Divorce, Dissolution and Annulment (Contested and Uncontested)

- Guardianship or Conservatorship (Contested and Uncontested)
- Reproductive Assistance Law Coverage

IMMIGRATION ASSISTANCE

- Immigration Assistance

MISCELLANEOUS

- Attorney Services for Non-Covered Matters – Eight Hour Maximum

PERSONAL INJURY

- Personal Injury (Discount)

REAL ESTATE MATTERS

- Boundary or Title Disputes
- Eviction and Tenant Problems (Tenant only)
- Home Equity Loans (Primary Residence)
- Home Equity Loans (Second or Vacation Home)
- Property Tax Assessment
- Refinancing of Home (Primary Residence)
- Refinancing of Home (Second or Vacation Home)
- Sale or Purchase of Home (Primary Residence)
- Sale or Purchase of Home (Second or Vacation Home)
- Tenant Negotiations
- Zoning Applications
- Security Deposit Assistance (Tenant Only)

TRAFFIC AND CRIMINAL MATTERS

- Restoration of Driving Privileges
- Traffic Ticket Defense (No DUI)
- Driving Under the Influence Defense
- Habeas Corpus

WILLS AND ESTATE PLANNING

- Trusts
- Living Wills
- Powers of Attorney
- Wills and Codicils
- Probate Proceedings
- Electronic Estate Documents

FORMS AND ENDORSEMENTS:

MG GLS DEC 22, MG GLS 2022 P, MG GLS SCH 22, MG GLS CERT 22

Metropolitan General Insurance Company

700 Quaker Lane, Warwick, RI 02886

Covered Legal Services Schedule

MetLife Legal Plans

ADVICE AND CONSULTATION

Office Consultation

This service enables the Participant to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Participant's rights;
- point out their options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Participant if requested. If representation is covered as outlined in this Schedule, the Participant will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, You may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Participant may then choose to:

- retain the Plan Attorney at their own expense;
- seek other counsel; or,
- do nothing.

This service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake their own representation.

Telephone Advice

This service enables the Participant to talk with a Plan Attorney about any personal legal problems not specifically excluded. The attorney will:

- explain the Participant's rights;
- point out their options; and,
- if needed, suggest a course of action.

The Plan Attorney will describe any further coverage under the Plan, and will represent the Participant if requested. If representation is covered as outlined in this Schedule, the Participant will not be charged for the Plan Attorney's services. For non-covered matters where this is the only service provided, You may obtain consultations with a Plan Attorney for an unlimited number of matters. If representation is suggested but is not covered, the Plan Attorney will give a written fee estimate. The Participant may then choose to:

- retain the Plan Attorney at their own expense;
- seek other counsel; or,
- do nothing.

This service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake their own representation.

CONSUMER PROTECTION

Consumer Protection Matters

This service provides the Participant with representation, as a plaintiff, in consumer protection matters and includes representation at trial. It covers disputes over consumer goods and services where:

- the amount being contested exceeds the small claims court limit; and
- the controversy is evidenced by a written document such as a sales slip, contract, note or warranty.

This service does not include disputes over real estate, construction or insurance, or collection activities after a judgment.

Small Claims Assistance

This service provides the Participant with:

- counseling on prosecuting a small claims action;
- help in preparing documents;
- advise on evidence, documentation and witnesses; and
- help in preparing for trial.

This service does not cover the Plan Attorney's attendance or representation at a small claims trial, collection activities after a judgment or any services relating to post-judgment actions.

Personal Property Protection

This service provides the Participant with:

- counseling on any personal property issue;
- examples are consumer credit reports, contracts for purchase of personal property, consumer credit agreements or installment sales agreements;
- counseling on pursuing or defending a small claims action;
- reviewing personal legal documents; and
- preparing promissory notes, affidavits and demand letters.

JUVENILE MATTERS

Juvenile Court Defense

This service covers the defense of a Plan Member and/or Spouse and their dependent child in any juvenile court matter, provided there is no conflict of interest between the Plan Member and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for parental responsibility.

FINANCIAL MATTERS

Debt Collection Defense

This service provides a Participant with an attorney to:

- negotiate with creditors for a repayment schedule;
- help limit creditor harassment;
- defend any action for personal debt collection, foreclosure, repossession or garnishment; and
- defend tax agency debt collection.

This help includes representation at trial if necessary.

It does not include:

- defense against a judgment, vacating a judgment, counter claim, cross claim, third-party claims, or bankruptcy;
- any action arising out of divorce or post-decree matters;
- any matters involving child custody, alimony or support; or

- any matter where the creditor is an affiliate of Yours.

Identity Theft Defense

This service provides Participants with consultations with an attorney regarding potential creditor actions resulting from identity theft and attorney services as needed to contact creditors, credit bureaus and financial institutions. It also provides defense services for specific creditor actions over disputed accounts. The defense services include limiting creditor harassment and representation in defense of any action that arises out of identity theft such as foreclosure, repossession or garnishment, up to and including trial if necessary. The service also provides Participants with online help and information about identity theft and prevention. It does not include counter claims, cross claims, bankruptcy, any actions arising out of divorce or post decree matters, or any matter where the creditor is affiliated with the sponsor.

Personal Bankruptcy or Wage Earner Plan

This service covers the Plan Member and Spouse in pre-bankruptcy planning. It includes the preparation and filing of a personal bankruptcy or wage earner petition and representation at all court hearings and trials. This service does not include bankruptcy or wage earner petitions for any business in which the Plan Member or Spouse may have an interest. It is not available if the Plan Member is a creditor, even if they choose to reaffirm the specific debt. If Dependent coverage for a Spouse is in effect, this service extends to such person.

Tax Audits

This service provides the Participant with an attorney to:

- review tax returns;
- review questions from the IRS or other state or local taxing authority concerning the Participant's tax return;
- negotiate with the agency;
- advise the Participant on necessary documentation; and
- attend an IRS or a state or local taxing authority audit, if necessary.

This service does not include prosecuting a claim for the return of overpaid taxes, costs of hiring an accountant or the preparation of any tax returns.

Tax Preparation & Filing

This service provides the Plan Member with access to tax preparation software that will allow the Plan Member to prepare and file their Federal and State taxes online.

DEFENSE OF CIVIL LAWSUITS

Administrative Hearing Representation

This service provides the Participant, as defendant, in civil proceedings. It includes proceedings before a municipal, county, state or federal administrative board, agency or commission. It includes the hearing before an administrative board or agency over an adverse governmental action. It does not apply where legal representation is available or being provided by virtue of a homeowner or vehicle insurance policy. It does not include:

- family matters;
- post judgment matters; or
- litigation of a job-related incident.

Civil Litigation Defense

This service provides the Participant with defense in civil proceedings. It includes proceedings in a trial court of general jurisdiction or before an administrative agency or a local, state or federal agency. It does not apply where legal representation is available or being provided by virtue of another insurance policy. It does not include:

- family matters;
- post judgment matters; or
- litigation of a job-related incident.

This service does not include bringing counterclaims, cross claims or third-party claims.

Incompetency Defense

This service provides the Participant with defense in any incompetency action. It includes representation at court hearings when there is a proceeding to find the Participant incompetent.

DOCUMENT PREPARATION

Affidavits

This service provides preparation of an affidavit where the Participant is the person making the statement.

Deeds

This service provides for the preparation of any deed for which the Participant is either the grantor or grantee.

Demand Letters

This service provides for:

- the preparation of letters which demand money, property or some other property interest of the Participant;
- mailing them to the addressee; and
- forwarding and explaining any response to the Participant.

Negotiations and representation in litigation are not included.

Mortgages

This service provides for the preparation of any mortgage or deed of trust for which the Participant is the mortgagor.

Promissory Notes

This service provides for the preparation of any promissory note for which the Participant is the payor or payee.

DOCUMENT REVIEW

This service provides for the review of any personal legal document of the Participant, such as letters, leases or purchase agreements.

ELDER LAW MATTERS

This service provides the Participant with:

- counseling on any personal issues relating to the Participant's parents as they effect the Participant;
- reviewing documents of the parents as they effect the Participant;
- examples of documents are Medicare or Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills;
- preparing deeds involving the parents when the Participant is the grantor or the grantee; and
- preparing promissory notes involving the parents when the Participant is either the payor or payee.

FAMILY LAW

Enforcement or Modification of Support Order

This service is available to the Plan Member and/or Spouse, and covers representation after a judgment has been entered to enforce or modify a court's award of support or alimony, whether the Plan Member or Spouse is a plaintiff or a defendant. This service does not cover transfer of a divorce decree from one state to another, the division of property, or collection activities after a judgment.

Change or Establishment of Custody Order

This service is available to the Plan Member and/or Spouse, and covers preparation of petitions, consent forms, and waivers and representation at any court hearings to establish or modify a child custody order.

Name Change

This service provides for all necessary pleadings and court hearings for a legal name change for the Participant.

Prenuptial Agreement

This service provides for the negotiation, preparation, review and execution of an agreement by a Plan Member and their fiancé(e)/partner prior to marriage or legal union (where allowed by law), outlining how property is to be divided in the event of:

- separation;
- divorce; or
- death of either.

Representation is provided only to the Plan Member. The fiancé(e)/partner must have separate counsel or waive representation. It does not include subsequent litigation arising out of a prenuptial agreement.

Postnuptial Agreement

This service provides for the negotiation, preparation, review and execution of an agreement by a Plan Member and their partner/spouse during or after marriage or legal union (where allowed by law), outlining how property is to be divided. Representation is provided only to the Plan Member. The other party must have separate counsel or waive representation. It does not include subsequent litigation arising out of a postnuptial agreement.

Protection from Domestic Violence

This service provides the Plan Member as the victim of domestic violence with representation to obtain a protective order, including:

- preparing the paperwork;
- attending all court appearances.

This service does not include:

- coverage for the Plan Member's Dependents;
- representation in suits for damages; or
- representation for the Plan Member as the offender.

Adoption and Legitimization (Contested and Uncontested)

This service provides for all legal services and court work in a state or federal court for an adoption for the Plan Member and/or Spouse. Legitimization of a child for the Plan Member and Spouse, including reformation of a birth certificate, is also covered.

Divorce, Dissolution and Annulment (Contested and Uncontested)

This service is available to the Plan Member only, not to a Spouse or dependents. This service includes preparing and filing all necessary pleadings, motions, and affidavits, drafting settlement or separation agreements, and representation at the hearing or trial, whether the Plan Member is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued.

Guardianship or Conservatorship (Contested and Uncontested)

This service provides for establishing a guardianship or conservatorship over a person and their estate by the Plan Member. It includes:

- obtaining a temporary guardianship or conservatorship if necessary;
- gathering any necessary medical evidence;
- preparing the paperwork;
- attending the hearing; and
- preparing the initial accounting.

This service does not include:

- representation of the person over whom guardianship or conservatorship is sought;
- any proceedings involving annual accountings after the initial accounting; or
- terminating the guardianship or conservatorship once it has been established.

If Dependent coverage for a Spouse is in effect, this service extends to such person.

Reproductive Assistance Law Coverage

This service covers the Plan Member and/or Spouse for legal services and court work related to reproductive assistance matters. Reproductive assistance matters may include, but shall not be limited to, as permitted by law, surrogacy, egg donation, sperm donation, gamete donation, embryo donation and embryo adoption. This service includes reviewing and preparing any necessary agreements or documents, the preparation and filing of any pleadings or other documentation to obtain any necessary orders or decrees, and representation at any hearing or other proceeding related to the matter as may be required by law. This service does not include representation of any party other than the Plan Member and/or Spouse, even if the Plan Member and/or Spouse may be required to pay that party's legal fees or expenses.

IMMIGRATION ASSISTANCE

This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings.

MISCELLANEOUS

Attorney Services for Non-Covered Matters – Eight Hours Maximum

For non-covered matters that are not otherwise excluded, this benefit provides eight hours of attorney time and services per year. The Participant is responsible to pay fees beyond the eight hours. No more than a combined maximum total of eight hours of attorney time and service are provided for the Plan Member, Spouse and qualified Dependents annually.

PERSONAL INJURY

Personal Injury (Discount)

Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters where the Participant is the plaintiff at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay the attorney's fee and all costs.

REAL ESTATE MATTERS

Boundary or Title Disputes

This service provides representation for the Participant in disputes concerning boundary or real property title disputes involving their residence. It does not apply where legal representation is available or being provided by virtue of homeowner or title insurance policies. The service includes filing to remove a mechanic's lien.

Eviction and Tenant Problems (Tenant Only)

This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.

Home Equity Loans (Primary Residence)

This service covers the review or preparation of a home equity loan on the Participant's primary residence.

Home Equity Loans (Second or Vacation Home)

This service covers the review or preparation of a home equity loan on the Participant's second or vacation home.

Property Tax Assessment

This service provides the Participant with coverage for review and advice on a property tax assessment on their residence. The service includes:

- filing the paperwork;
- gathering the evidence; and
- negotiating a settlement and attending the hearing necessary to seek a reduction of the assessment.

Refinancing of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's primary residence. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Refinancing of Home (Second or Vacation Home)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the refinance agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the refinancing of or obtaining a home equity loan on a Participant's second home or vacation home. The benefit also includes attendance of an attorney at closing. This benefit includes obtaining a permanent mortgage on a newly constructed home. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the refinancing of a second home, vacation property or property that is held for any rental, business, investment or income purpose.

Sale or Purchase of Home (Primary Residence)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.

Sale or Purchase of Home (Second or Vacation Home)

This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's second home, vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.

Tenant Negotiations

This service provides the Participant with representation as a tenant for matters involving leases, security deposits or other disputes with a residential landlord. It does not include representation in a lawsuit.

Zoning Applications

This service provides the Participant with counsel to help get a zoning change or variance for their residence. This service includes:

- reviewing the law;
- reviewing the surveys;
- advising the Participant;
- preparing applications for the zoning hearings;

- preparing for the hearing; and
- attending the hearing, if necessary, to change the zoning.

Security Deposit Assistance (Tenant Only)

This service covers counseling the Participant in recovering a security deposit from the Participant's residential landlord; reviewing the lease and other relevant documents; and preparing a demand letter to the landlord for the return of the deposit.

It also covers:

- assisting the Participant in prosecuting a small claims action;
- helping prepare documents;
- advising on evidence, documentation and witnesses; and
- preparing the Participant for the small claims trial.

This service does not include:

- the Plan Attorney's attendance or representation at the small claims trial;
- collection activities after a judgment; or
- any services relating to post-judgment actions.

TRAFFIC AND CRIMINAL MATTERS

Restoration of Driving Privileges

This service provides the Participant with representation in proceedings to restore their driving license.

Traffic Ticket Defense (No Driving under Influence)

This service provides the Participant with representation in defense of any traffic ticket when they are the responsible party in a moving violation including traffic misdemeanor offenses. However, no service is provided where the ticket was the result of any driving under influence or related charge or vehicular homicide. This service includes representation for:

- court hearings;
- negotiation with the prosecutor; and
- trial.

Driving Under the Influence Defense

This service covers representation of the Participant in defense of any driving under the influence or driving while intoxicated charge, including court hearings, negotiation with the prosecutor and trial. It does not cover vehicular homicide. This service does not include any post-sentencing proceeding, probation violation hearing or appeals by either party.

Habeas Corpus

This service covers the Participant for the preparation of all paperwork needed, and attendance at the hearing to pursue a habeas corpus proceeding to obtain the release of a Participant who is being unlawfully imprisoned.

WILLS AND ESTATE PLANNING

Trusts

This service includes the preparation of revocable or irrevocable living trusts for the Participant. It does not include tax planning.

Living Wills

This service covers the preparation of a living will for the Participant.

Powers of Attorney

This service includes the preparation of any power of attorney when the Participant is granting the power.

Wills and Codicils

This service covers the preparation of simple or complex wills or codicils for the Participant. The creation of a testamentary trust is covered. The service does not include tax planning.

Probate Proceedings

This service provides representation for the Plan Member or Spouse when the Plan Member or Spouse is probating an estate and has been appointed executor or administrator. The service includes all of the court proceedings to transfer probate assets from the decedent to the heirs, the correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house, and any tax filings. This service does not include prosecuting or defending any litigation including a will contest.

Electronic Estate Documents

This service provides the Participant with access to a digital estate planning platform at an online website. The digital estate planning platform includes facilitation of the selection, completion, and execution of common estate planning documents that include:

- simple wills;
- powers of attorney;
- living wills; and
- other related documents.