Voluntary Benefits offered through LegalShield

We are extremely pleased to announce that the Howard County Public School System has joined more than 5,000 other public schools and colleges in adding LegalShield and IDShield to its roster of employee benefits.

LegalShield Plan
Unexpected legal questions arise every day and with LegalShield on your side, you’ll have access to a quality law firm 24/7, for covered personal situations. From real estate to speeding tickets to Will preparation, and beyond, we’re here to help you with any personal legal matter—no matter how traumatic or how trivial it may seem. Because our dedicated law firms are prepaid, their sole focus is on serving you, rather than billing you.

IDShield Plan
Provides monitoring, consultation and restoration for the member, spouse domestic partners, and minor children. Plus a $5 million service guarantee towards complete restoration of Medical, Criminal, Social Security, DMV and Financial identity theft issues are included.

Enrolling in the Plan
Both services offers family or individuals coverage. Employees may select the plan(s) that best fit their household and can begin enrollment immediately upon completing the simple online enrollment at: http://www.legalsield.com/info/hcpss

Cost of the plans
These benefits provide nationwide protection for employees and covered family members. Employees who retire or leave the school system may continue their membership at the same low rate. Payment is via self-pay option (not a payroll deduction).

**LEGAL PLAN**
- **Family Coverage:** $18.95 per month
- **Individual Coverage:** $16.95 per month

**IDENTITY THEFT**
- **Family Coverage:** $18.95 per month
- **Individual Coverage:** $8.95 per month

**COMBINED COVERAGE**
- **Family Legal and Identity Theft:** $33.90 per month
- **Individual Legal and Identity Theft:** $25.90 per month

Listed below are detailed information regarding the plans offered through HCPSS. A full explanation of plan benefits and rates, FAQ's as well as how to enroll are provided via the link provided on HCPSS website. http://www.legalsield.com/info/hcpss
Expected and unexpected legal issues arise every day. But with a LegalShield Legal Plan, a small monthly fee gets you access to advice and counsel on an unlimited number of personal legal issues from lawyers with an average of 19 years experience.

Advice & Consultation
Advice
Toll-free phone consultations with your Provider Law Firm for any personal legal matter, even on pre-existing conditions

Letters and Phone Calls on Your Behalf
Available at the discretion of your Provider Lawyer

Contract and Document Review
Contract/document review up to 15 pages each

24/7 Emergency Assistance
After-hours legal consultation for covered legal emergencies. Specific coverage depends on plan, such as: if you’re arrested or detained, if you’re seriously injured, if you’re served with a warrant, or if the state tries to take your child(ren).

Family Matters (family plan only)
Uncontested Name Change Assistance*
One (1) uncontested name change prepared per member year by Provider Law Firm

Uncontested Adoption Representation*
Representation by your Provider Law Firm for uncontested adoption proceedings

Uncontested Separation/Divorce Representation*
Representation by your Provider Law Firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

Representation
Trial Defense Services
Assistance if you or your spouse are named defendant or respondent in a covered civil action filed in court

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Note: Any action, proceeding or dispute related to Named Member’s employment is excluded from coverage under the membership contract.

Document Preparation
Standard Will Preparation
- Will preparation and annual reviews and updates for covered members
- Other documents available: Living Will, Health Care Power of Attorney

Residential Loan Document Assistance (family plan only)
Mortgage documents (as required of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase of your primary residence

Auto
Motor Vehicle Services
- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance
- Up to 2.5 hours of help with driver’s license reinstatement and property damage collection assistance of $5,000 or less per claim
- Available 15 days after enrollment
- Available only if member has a valid driver’s license and is driving a non-commercial motor vehicle

IRS
IRS Audit Legal Services
- One hour of consultation, advice or assistance when you are notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
- If your case goes to court, you’ll receive 46.5 hours of your Provider Law Firm’s services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

Additional Benefits
25% Preferred Member Discount
You may continue to use your Provider Law Firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm’s standard hourly rates. Your Provider Law Firm will let you know when the 25% discount applies, and go over these fees with you.

Your Plan Covers:

Family Plan:
- The member
- The member’s spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent, children who are full-time college students up to age 26
- Physically or mentally disabled children living at home

Individual Plan:
An individual rate is available for those enrollees who are not married, do not have a domestic partner and do not have minor children or dependents. No family benefits are available to individual plan members. Ask your Independent Associate for details.

*These services are available 90 consecutive days from the effective date of your membership. For detailed information about the legal services provided for personal matters by the LegalShield contract, go to http://www.legalsheild.com/info/legalplan. Business issues are not included; however, plans providing those services are available.

Access LegalShield on the go!

At the touch of a finger, connect with your LegalShield Provider Law Firm for legal guidance you can trust. The app includes Snap by LegalShield! Connecting with your law firm when you get a speeding ticket is a “snap.”

Download the free app from the App Store or Google Play.
Identity Consultation Services
Members have unlimited access to identity consultation services provided by Kroll’s Licensed Private Investigators. The Investigator will advise members on best practices for identity management tailored to the member’s specific situation. Consultative services include:

Privacy and Security Best Practice
□ Consult on best practices for the use and protection of a consumer’s Social Security number, email addresses (up to 10), phone numbers (up to 10), driver’s license number, passport number and/or medical ID numbers (up to 10).

□ Address Change Verification
Keeps track of a personal mailing address and alerts when a change of address has been requested through the United States Postal Service.

Security Monitoring
Black Market Website Surveillance (Internet Monitoring)
Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a member’s Personally Identifiable Information (PII), looking for matches of name, date of birth, Social Security number, email addresses (up to 10), phone numbers (up to 10), driver’s license number, passport number and/or medical ID numbers (up to 10).

□ Court Records Monitoring
Detects criminal activity that may be associated with an individual’s personal information, alerting them to signs of potential criminal identity theft.

□ Credit Monitoring
Members have access to continuous credit monitoring through TransUnion. The credit monitoring service will alert members to activity up to and including new delinquent accounts, fraud alerts, improved account, new account, new address, new bankruptcy, new employment, new account inquiry, and new public records.

□ Credit Inquiry Alerts
Members will be notified via email when a creditor requests their TransUnion credit file for the purposes of opening a new credit account. Included are accounts that result in a new financial obligation, such as a new cell phone account, lease for a new apartment or even for an application for a new mortgage.

Quarterly Credit Score Tracker
A quarterly credit score from TransUnion that plots the member’s score quarter by quarter on a graph.

PaydayLoan Monitoring
Alerts the subscriber when their personal information is associated with short-term, payday, or similar cash-advance loans.

Employee Family Plan Coverage
Minor Identity Protection (Formerly Safeguard for Minors - Family Plan only)
Allows parents/guardians of up to 8 dependents under the age of 18 to monitor for potential fraudulent activity associated with their child’s SSN. Unauthorized names, aliases and addresses that become associated with a minor’s name and date of birth may be detected. The service monitors public records in all 50 States and including: real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/court proceedings, bankruptcies, liens, and judgements. Parents/Guardians are provided a baseline scan, subsequent alerts and notifications thereafter.

Dependent Identity Theft Protection
(Ages 18 to 26 - Family Plans only)
If you have dependents that are over 18, under 26, either live at your home or are a full time student, and have never been married, they are still eligible for protection. Dependents who fall under this category will receive unlimited consultation and complete investigations by Kroll licensed private investigators. Note that monitoring is not available for dependents in this category.

Identity Restoration
Kroll’s Licensed Private Investigators perform the bulk of the restoration work required to restore a member’s identity to pre-theft status.

IDShield Service Guarantee
We don’t give up until your identity is restored.

Purchase of IDShield requires member to have a valid email address.