



LegalShield/IDShield Benefit Booklet Copy

Shield Yourself and Your Family with a Legal and Identity Theft Protection Plan

LegalShield

With LegalShield, you don't have to worry about high legal fees averaging \$300 **per hour**. For a small payroll deduction, this benefit provides direct access to a dedicated provider law firm which will assist with a wide range of personal legal matters such as:

- Will and health care proxy preparation and updates
- Contract reviews
- Home sales and purchases
- Traffic violations
- Disputes with creditors, neighbors, landlords
- Much more

Plan Benefits include:

- Direct access to a dedicated law firm
- Legal document review and preparation
- Court representation
- Letters and phone calls made on your behalf
- Speeding ticket assistance
- Easy-to-use mobile app
- 24/7 emergency legal assistance

IDShield

Is your identity protected? Every few seconds, someone has their identity stolen. Identity theft is a growing crime, and our identity theft protection benefit helps protect your identity.

Plan benefits include:

- Identity Fraud Protection Plan of up to \$3 million for Individuals
- Online privacy and reputation management
- Social media monitoring
- Financial account protection
- Identity and credit monitoring & threat alerts
- Child monitoring (Family Plan only)
- Full-service identity restoration by licensed private investigators
- Monthly credit score tracker
- Mobile app
- 24/7 emergency identity theft support

LegalShield is available to your family for \$24.25 a month. IDShield is available at an *Individual Plan* for \$7.75 a month or a *Family Plan* for \$14.25 a month. The Family Plan includes monitoring for dependent children under the age of 18 and consultation and full-service restoration to dependent children 18-26. **If you enroll in both benefits, a reduced monthly rate is applied.** For more information, please visit www.shieldbenefits.com/wideorbit.

All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. ("PPLSI") nor any of its companies. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and PPLSI, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment; patent, trademark, or copyright matters; any matters related to Native or First American tribes or tribal governments; requested service that lacks merit, is frivolous or would violate any ethical rule or law; services outside the 50 states of the United States; business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense. IDShield provides access to identity theft protection and restoration services and is available at individual or family rates. A family plan provides monitoring services for eligible dependent children under the age of 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs due to a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.