

## Free Legal Plan Rules

### Program Terms & Conditions:

1. **Eligibility:** All new employer groups and their employees are eligible from the date of their first enrollment.
  - **Grandfather Clause:** Legal Club members of cases that are grandfathered in will receive credit toward their paid up period immediately following a scheduled re-enrollment.
  - A corporate contact person from each case that is grandfathered in must sign a **Grandfather Authorization Form**. This form serves to notify the employer of his or her employee's rights under this provision and further identifies for the employer the rules they must follow for their employees to remain eligible.
  - Employers must grant Legal Club an annual re-enrollment for their employees to remain eligible for the paid-up provision.
  - Employers must agree to maintain a payroll slot for the six (6) years required to meet the 3 & 6 year paid-up provision. In the event an employer replaces our plan with another program it will still be required for them to maintain the existing payroll slot for their employees that wish to keep their plan. If an employer refuses to do so, their employee's eligibility will be terminated. If the employee wishes, they can pay for their Family Legal Plan through an alternative payment method and maintain their individual eligibility.
  - Employees that leave their place of work can continue to make payments through an alternative payment methodology so that they can qualify for the Paid-up provision.
2. **Qualifications:** Free membership status is attained based on gross membership dollars collected by LCOA (not by start date).

#### **\$12.00 / Month Rate:**

- 3-Years:  $12 \times 12 \times 3 = \$432.00$
- 6-Years:  $12 \times 12 \times 6 = \$864.00$

#### **\$10.00 / Month Rate:**

- 3-Year:  $10 \times 12 \times 3 = \$360.00$
- 6-Year:  $10 \times 12 \times 6 = \$720.00$

#### **\$8.00 / Month Rate:**

- 3-Year:  $8 \times 12 \times 3 = \$288.00$
- 6-Year:  $8 \times 12 \times 6 = \$576.00$

3. **Changes to the existing Paid-up plan provision:** Free membership provides members with access to Legal Club plan attorneys that will abide by the then current fee schedule. In the event a plan attorney no longer participates in the Legal Club network, they will then no longer be obligated to provide services under the plan. Legal Club of America maintains the right to change the terms and conditions of the free membership at any time by providing information to the public through its web site [www.legalclub.com](http://www.legalclub.com).
4. **Family Legal Plan:** The Paid-up Provision only encompasses the Legal Club of America **Family Legal Plan** (or products specifically administered by LCOA) and does not include additional **bundled products** (i.e., riders/enhancements) unless otherwise notified.
5. **Benefits of Program:** Upon receipt of six years worth of Legal Club's Family Legal Plan membership fees, a member is then eligible to receive free access to the Company's legal referral service.

**Retiree Benefit:**

- In the event an employee retires from their place of employment and has paid in a minimum of three (3) years of membership fees, they too will be eligible to receive all the benefits of the Family Legal Plan for free.

*Fee schedule and benefits may change over time. In the event there is a change to the plan, Legal Club will post any such changes to its web site.*

6. **Refunds:** In the event Legal Club receives more than the required amount of membership fees, they will refund such portion to the member.
  - There will be no refunds granted if Legal Club grandfathers an existing account, and someone within the company has already qualified for the three (3) year retiree program, and has paid more than the three year's worth of premium. In this case the employee/member will immediately receive full credit towards their free membership and not be required to make any further payments.