Group Benefits Handbook
A guide to managing your LegalShield and IDShield employee benefits
About LegalShield

Founded in 1972 in Ada, Oklahoma, LegalShield is a leading provider of legal plans and identity-theft solutions to families and small businesses across the U.S. and Canada.

What a LegalShield membership means to your employees:

- **PROPRIETARY NATIONWIDE NETWORK OF PROVIDER LAW FIRMS**
  LegalShield has developed a network of carefully selected, top-quality law firms. Each law firm is licensed in the state or province it services and is dedicated to LegalShield members.

- **SUPERIOR SERVICE**
  Our Provider Law Firms are paid in advance on a per capita basis, ensuring they are motivated to focus on providing good service to you, not on billing.

- **QUALITY ASSURANCE**
  Our proprietary system provides daily, real-time, online monitoring of our Provider Law Firms, which enables continuous improvement of quality service. Our Provider Law Firms consistently earn high ratings for customer service.

- **UNIQUE SERVICE**
  Our members only have to make one call to be connected with a lawyer, ensuring they know exactly who to call when a legal need arises.

- **LegalShield AND IDShield**
  Providing a comprehensive solution when ID theft issues turn into legal issues.

- **COMPREHENSIVE RESTORATION**
  With a Power of Attorney, Kroll will do everything necessary to restore your identity until all resolvable issues have been addressed.

- **MONITORING WHAT MATTERS**
  We monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts.

- **SERVICE GUARANTEE**
  IDShield backs up its promise that it will do ‘whatever it takes for as long as it takes’ with a $5 million service guarantee.
Plan Administrator Q & A

How do our employees utilize their benefits?
New members who provide a valid email address on their legal plan application will receive an electronic version of the LegalShield Member Guide and will receive their membership cards by mail. Employees enrolling in the legal plan without a valid email will get a Membership Guide and Membership Cards at their address shortly after enrolling. The guide includes a membership contract, Will preparation documents, and other information regarding use of their membership. The Provider Law Firm’s telephone numbers will be listed on the membership cards. Members may call the Provider Attorney during regular business hours when assistance is needed. Identity theft plan members, can log in at www.MyIDShield.com to review benefits and activate identity theft membership services. Membership cards will follow by mail. Note: Spanish members completing a Spanish application will receive a printed version of the member guide.

Is the benefit portable?
Yes. We will contact any members when we are notified of the change in their status. A member will have the opportunity to continue their coverage at the group rate and may choose a payment method best suited to their needs.

What do I need to send in with our payment?
Please return a reconciled copy of the invoice that balances with the amount being paid. If you have a printout of the payroll deductions that balances with your payment, send a copy to ensure correct application of that payment. Payments received that are not properly reconciled may delay processing. The most common form of payment is by check, however, other payment options are available.

What period does my invoice cover?
LegalShield bills on a monthly basis for the current month. All memberships that were active at the time the invoice was generated will be listed on your invoice for that month.

What if an employee enrolls after I have already received my invoice for the current month?
Once LegalShield receives that employee’s application, we will process the application within 24-48 hours. If the employee is to be effective for the current month, they will appear on your next invoice twice. The first listing will be under the current month’s amount due and the second listing will be under the “Members effective prior month(s) and did not appear on invoice noted” section.

What if an enrollee listed on my invoice is not to be paid?
If an enrollee is not to be paid on your invoice, simply mark through the enrollee’s amount due and update the status code. Once the update is processed, it will be reflected on your next invoice. The enrollee will be listed in the “Following Memberships have been removed since your last invoice” section of the invoice.

When should you call Member Services?
• Need to update information – your address or phone number.
• Need to make a change in your payment method.
• Need to add or remove a family member from your coverage.
• Need a replacement contract or membership card.
• Need an additional Will Questionnaire.

If you have any questions about your membership policy, you can reach Member Services by calling 1-800-654-7757, emailing Member Services@legalsheild.com or using the MyLegalShield smart phone app. Our phone lines are open Monday - Friday (except holidays), from 7 a.m. to 7 p.m., Central Time. Your Member Services Department is located in Ada, Oklahoma, at the LegalShield Home Office.
Group Billing Statement

A. ACCOUNT INFORMATION
Please update information as needed.

B. COMMENT SECTION
Make any necessary corrections on your invoice and remit copy with payment.

C. GROUP ACCOUNT INFO
Group account number, group name and invoice date.

D. MEMBERSHIP DATA
Listing of your enrollees being billed for current month. IDT memberships are listed separate from Legal plans and are noted IDT next to the member number.

E. CURRENT DUE
This is the amount due for each member. If the group is located in Canada, taxes will be listed.

F. STATUS UPDATES
Please indicate a status for any employee that is not receiving payment or any employee with a status charge. For other (6), please explain.

G. SUB TOTAL DUE
Subtotal for current months billed amount and subtotal for prior month due. These two amounts combine for the current total due.

H. TOTAL DUE
Total of current month.

I. PRIOR MONTH DUE
List enrollees that were effective for prior month(s) but application was not processed until after current month’s invoice. Also list Total Due for this section. Add this to your current month due.

J. REMOVED ENROLLEES
Listing of employees removed since your last invoice.

K. INVOICE HISTORY
These are your three previous invoices, amounts and dates processed.
Plan Benefits

The legal and identity theft plans provide employees with a number of benefits, all of which are listed in detail in the plan contract.

Employees Can Call Their Provider Law Firm

One of the most important and valuable benefits of the membership is the ability to talk with a lawyer about any personal legal issue employees might encounter.

• Any personal legal matter
• Phone call made on their behalf
• Letter written on their behalf
• Review a contract or legal document
• Will prepared
• Assistance with traffic citations
• 24/7 emergency access for covered situations
• 25% Preferred Member Discount
...and more!

Plan benefits differ in certain states and provinces. Please consult membership contract or brochure for more details and for benefit exclusions.

Employees Have Identity Theft Experts on Their Side

Identity theft is when someone uses your personal identifying information, like your name and Social Security Number, without your permission, to commit fraud or other crimes. It’s one of the fastest growing crimes in North America today. The FTC estimates that as many as 9 million Americans fall victim to identity theft each year. A victim of identity theft could face any number of issues such as lost job opportunities, issues getting a loan, issues over unreported income, harassment from debt collectors, or even face arrest for crimes the identity thief committed.

Coverage that will help protect against, and resolve, identity theft issues:

• Identity theft advisor
• Credit report review
• Consultation/Advice
• Credit monitoring
• Restoration Services
• Monday through Friday 7 am - 7 pm CT
• 24/7 emergency access for covered situations

Where to Direct Employees Who Have Questions

Any employees who have additional questions may log onto mylegalshield.com or myidshield.com for further assistance.

This is a general overview of coverage for illustration purposes only.
How To Use The LegalShield Membership

Members have access to a Provider Law Firm that helps with legal questions and problems.

1. **Become a LegalShield Member**
   - Congratulations! You have become a LegalShield Member.

2. **Register Your Online Member Account**
   - Go to www.mylegalshield.com to register for your online member account.

3. **Download the Mobile Member App**
   - Using your smartphone, go to the App Store or Google Play to download MyLegalShield, our mobile member app. Log in using the username and password you created for your www.mylegalshield.com account.

4. **Contact the Provider Law Firm**
   - Use the MyLegalShield member mobile app to contact the Provider Law Firm or you can use the toll-free number on the membership information mailed to you.

5. **Explain Your Legal Concern**
   - You will be asked for your name, membership number and to briefly explain what type of legal concern you have. This allows the Provider Law Firm to select a lawyer who knows the most about your legal question.

6. **A Lawyer Will Contact You**
   - You will be contacted by a lawyer who will provide legal advice.

How To Use The IDShield Membership

It’s easy. Simply follow these two steps:

1. Go to www.myidshield.com
2. Log in as a new member
3. Download MyIDShield app

That’s it. Once you have logged in, your account has been activated. If you have questions or need some assistance, don’t worry. We’re happy to help. Just call our member service department at 888-494-8519 any time from 7:00am - 7:00pm CT, Monday through Friday. With our MyIDShield app, members have access to their Identity Theft Advisor at the touch of a button. Download the free app from the App Store or Google Play.

Administration is easy.

- No claim forms
- No deductible
- No time consuming administrative duties
- No late payment fees
- Once-a-month billing
- No cancellation forms

Administrating your new LegalShield employee benefit is extremely easy. However, should you have any questions, please contact your LegalShield sales representative. If you have questions about billing, call 800.972.9272 or groupbilling@legalshield.com.
Company Information

Physical Address: LegalShield
One Pre-Paid Way
Ada, OK  74820

Tax ID: 73-1016728

Website: www.legalshield.com
www.idshield.com

Group Billing Information

Mailing Address: LegalShield
Attention: Group Billing
P.O. Box 2629
Ada, OK  74821

Phone Number: 1-800-972-9272 (7a.m. - 7p.m. CST)

Fax Number: 580-310-6962

Email Address: groupbilling@legalshield.com

LegalShield Member Services Information

Your employees may contact our Member Services department with any questions regarding their Legal or Identity Theft benefits

• United States Phone Number:  800-654-7757  (7 a.m. - 7 p.m. CST)
• Canadian Phone Number:  800-440-8857  (7 a.m. - 7 p.m. CST)

Email: memberservices@legalshield.com

Member Website: mylegalshield.com and/or myidshield.com