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Just a reminder that you have two voluntary benefits available to you at a discounted group rate. Those benefits are: The Family Identity Theft Protection Plan and The Family Legal Services Plan.

Identity theft cases are being reported in the news almost every day. Identity theft has been the #1 consumer complaint to the FTC for the past 14 consecutive years! For this reason, more and more people are coming to understand the need to protect themselves.

Take a moment to review the valuable benefits that are available to you and your family members. If you wish to enroll in one or both services, enrollment forms are available in the office.

The Identity Theft ShieldSM membership includes: (Coverage for Member, Member's Spouse & up to 8 Minor Children)

Coverage for all types of Identity Theft such as medical, driver's license, criminal, financial, social security, etc.

- Up-to-date Credit Report with Personal Credit Score & Analysis
- 24/7 Continuous Credit Monitoring with Activity Alerts for each covered member
- Comprehensive Restoration Service by licensed fraud experts at Kroll Advisory Solutions

What is LegalShield?

Know your rights in any situation. LegalShield gives you the ability to talk to an attorney on any matter without worrying about high hourly costs. Everyone deserves legal protection. And now, with LegalShield, everyone can access it - no matter how trivial, no matter how traumatic. Welcome to LegalShield! Worry less. Live more.

The Family Legal Services membership includes: (Coverage for Member; Member's spouse; Never married dependent children under 21 living at home or full-time college students to age 23; Dependent children under age 18 for whom the Member is legal guardian; Any dependent child who is physically or mentally challenged, unable to make legally binding decisions or be employed, who is 51% or more financially dependent upon the member and lives at home.)

- Legal Advice – unlimited issues
- Letters/calls made on your behalf
- Unlimited Contracts & Documents reviewed up to 10 pages each
- Attorneys prepare your Will, Living Will, Healthcare Power of Attorney & Minor Trusts
- Moving Traffic Violation Assistance
- IRS Audit Assistance
- Civil Trial Defense – includes a bank of Pre-Trial & Trial hours
- Preferred Member Discount – other legal matters (i.e. bankruptcy, divorce, criminal charges, child custody)
- 24/7 Emergency Access for covered situations
- Online legal forms

The best protection against identity theft is to have both the Identity Theft Protection and Legal Services Plans. When you become a victim of identity theft, you automatically have a legal situation.

Payroll Deduction Amount	Legal Shield Only	Identity Theft Only	Identity Theft Only (With Minors)	Both Plans	Both Plans (With minors)
26 Pays (Bi-weekly)	\$7.36 per pay	\$5.98 per pay	\$6.45 per pay	\$11.96 per pay	\$12.42