

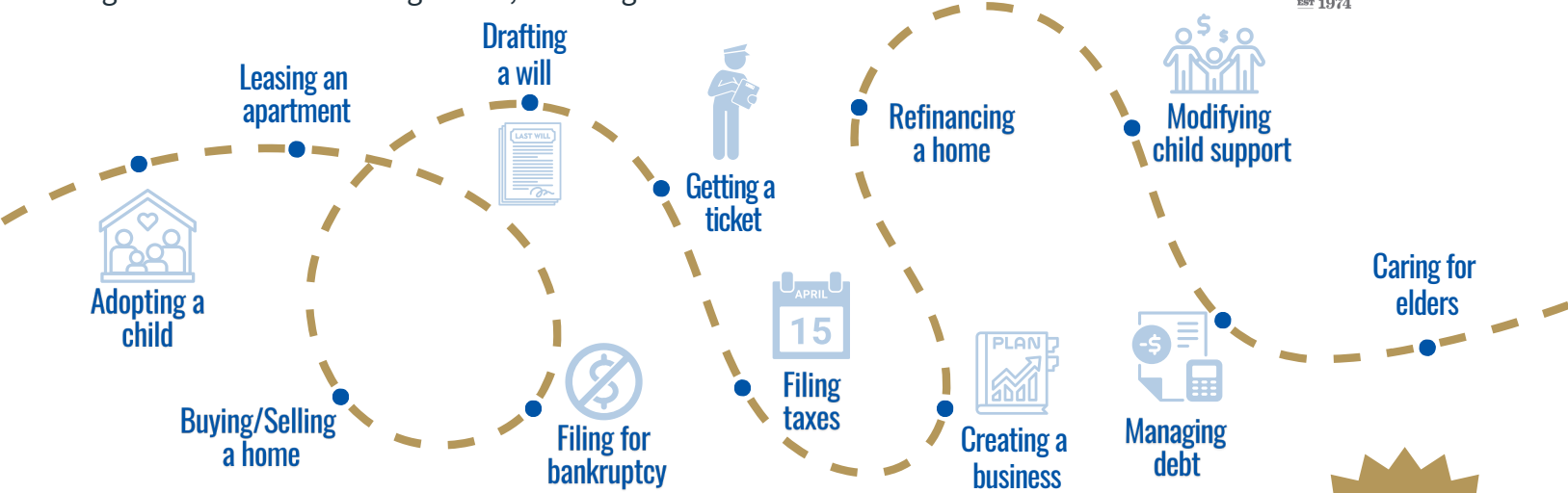


# U.S. LEGAL SERVICES

EST. 1974

## Services for All Life's Highs and Lows

All employees experience milestones where legal and financial guidance would be a huge relief, both in good times and bad.



## Family Defender<sup>®</sup>

### Civil Law

- Plaintiff or Defendant
- Small Claims
- Name Change
- Landlord/Tenant as Tenant

### Consumer-Seller Protection

- Consumer Protection
- Personal Property Protection

### Contingency Matters\*\*

- Personal Injury
- Medical Malpractice

### Criminal Law

- Misdemeanor Defense
- **Felony Defense (Policyholder only)+**
- Juvenile Defense
- Habeas Corpus

### Document Preparation & Review

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement

### Estate Planning

- Wills & Testamentary Trusts for Minors
- Codicils
- Powers of Attorney
- Living Will
- Revocable or Irrevocable Living Trust
- Estate Administration

### Family Law (Contested\*/Uncontested)

- Divorce/Annulments
- Spousal Support
- Paternity Action
- Child Support/Custody
- Post-Decree Enforcement
- Post-Decree Modification
- Equitable Distribution of Marital Assets

### Family Law (Other)

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

### Financial Matters

- Debt Collection
- Garnishment Defense
- IRS Audit Protection
- **IRS Collection Defense+**
- Foreclosure
- Ch. 7 & 13 Bankruptcy

### Immigration Matters

- Visa Extension
- Naturalization
- Deportation (Removal)

### Real Estate Transactions

- Purchase/Sale of Primary and **Secondary+** Residence including review/preparation of Purchase Agreement, Mortgage and Deed, & attorney attendance at closing
- Refinancing of Residence

### Traffic Violations

- Moving Traffic Violations
- First Offense DUI
- License Revocation & Suspension

### Other Legal Matters

- Guardianship or Conservatorship
- Elder Law for Parents
- Insurance Law
- Social Security, Veteran's Affairs & Medicare/Medicaid
- Standard Business Incorporation

### 33.3% Discounted Rate

- Pre-existing & Non-covered (except Excluded Matters)

**3 New Coverages starting 1/1/2025**

**\*Contested: subject to 20-hour limitation. \*\*First \$2,000 exempt from fee.**

**+New Coverage starting 1/1/2025**

## Member Rates

### Family Defender \$16.75 per month

Coverage extends to the employee, employee's spouse/domestic partner, and unmarried eligible dependent children through the end of the calendar year [December 31st] in which they turn age 26.

**For more information, call 800-356-LAWS or visit [www.uslegalservices.net/companies/broward-county](http://www.uslegalservices.net/companies/broward-county)**

Out-of-Network Reimbursement options available. Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.



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## Total Wellness Suite

The comprehensive Wellness Suite integrates these services without extra charges to amplify the legal benefits offered by the Family Defender plan. Collectively, these services support members in attaining overall legal and financial well-being.

### Legal Document Library & DIY Legal Forms For All Employees

Continuous online access to an extensive, state-specific legal document resource library offering over 10,000 articles and documents across various legal subjects. These resources assist individuals and their families in preparing DIY legal documents, such as wills, powers of attorney, bills of sale, and more. Available to all employees, no enrollment required.

### Financial Wellness Suite powered by Best Money Moves<sup>®</sup>

money. career. life.

Continuous access to a comprehensive financial wellness platform that provides customized solutions and insights into your specific financial circumstances. State-of-the-art algorithms track your financial well-being score over time and review personalized content, resources, and tools based on your unique interactions within the dashboard. Financial Education includes 1,000+ pieces of written/video content and webinars, interactive journeys, tools and calculators, and a budgeting module that helps you set savings goals.

### Tax Coaching & Preparation powered by PATHWISE GROUP

FINANCIAL WELLNESS

As part of our financial wellness initiative, members can utilize telephone consultations to address tax-related concerns. Additionally, they can opt to have their personal income tax returns prepared by a Tax Professional at a reduced rate of \$195, which includes a complimentary review of the previous year's return.

### Perks Program powered by BenefitHub<sup>™</sup>

Enjoy perks, rewards, and discounts on 1,000s of brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Home Office

### Identity Theft Restoration Program powered by IdentityForce<sup>®</sup>

A TransUnion<sup>®</sup> Brand

To assist our members in combating the financial and emotional toll of identity theft, we provide confidential, full-service restoration services conducted by Certified Fraud Examiners. These restoration services encompass:

- Creditor/Bureau Notification
- Preparation of All Legal Documents
- Fraud Alerts to Credit Bureaus
- Case File Maintenance
- Review of Credit Files
- Assistance by Certified Specialists

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[www.uslegalservices.net/companies/broward-county](http://www.uslegalservices.net/companies/broward-county)