

# Being fully prepared and confident with the USG Legal Plan



Legal Insurance Underwritten by Nationwide Mutual Insurance

Administered By:

**LEGALEASE**

**The USG Legal Plan** can ease the biggest stresses – finding and paying for the right lawyer, if a legal matter comes up.

LegalEASE believes in happy and healthy employees, at work and at home.

## The Numbers

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An Attorney  
charges on average

**\$278**

per hour.<sup>3</sup>



Over

**70%**

of people will have the  
need for a lawyer in  
the next 12 months.<sup>1</sup>



On average, it costs

**\$375**

to create a will.<sup>2</sup>



# Legal Matters Happen At Any Age

20's



- Traffic Ticket
- Serious Traffic Matters
- Vehicle Repair and Lemon Law Litigation
- Warranty Dispute
- Tenant Dispute
- Tenant Security Deposit Dispute
- Misdemeanor Defense
- Identity Theft Defense

30's



- Wills and Estate Planning
- Buying Your Primary Residence
- Refinancing your Primary Residence
- Divorce
- Adoption
- Tax Audits

40's



- Refinancing of Primary Residence
- Guardianships
- Conservatorship
- Selling your Primary Residence
- Small claims court
- Noise reduction dispute

50's



- Living Wills
- Healthcare Power of Attorney
- Buying or Selling your Primary Residence
- Name change
- Identity theft defense

60's



- Wills and Estate Planning
- Set up a Living Trust
- Probate of small estate
- Sale of Primary Residence
- Neighbor Dispute

# The USG Legal Plan Assists During Life Events



## Getting Married

Name Change  
Prenuptial Agreement



## Expecting

Document Preparation -  
Lease Agreement  
Consumer Dispute  
Mail Order or Internet  
Purchase Dispute  
Warranty Dispute  
Name Change  
Adoptions  
Wills and Estate  
Planning  
Living Wills  
Purchase of Primary  
Residence  
Sale of Primary  
Residence  
Refinancing of Primary  
Residence



## Parents of Teens

Bank Fee Dispute  
Cell Phone Contract  
Dispute  
First-Time Vehicle  
Buyer  
Mail Order or Internet  
Purchase Dispute  
Vehicle Repair and  
Lemon Law Litigation  
Traffic Ticket  
Misdemeanor Defense  
Serious Traffic Matters  
Juvenile Court  
Proceedings  
Warranty Dispute  
Consumer Dispute



## Kids in College

Tenant Dispute  
Tenant Security Deposit  
Dispute  
Neighbor Dispute  
Cell Phone Contract  
Dispute  
Bank Fee Dispute  
Document Preparation -  
Lease Agreement



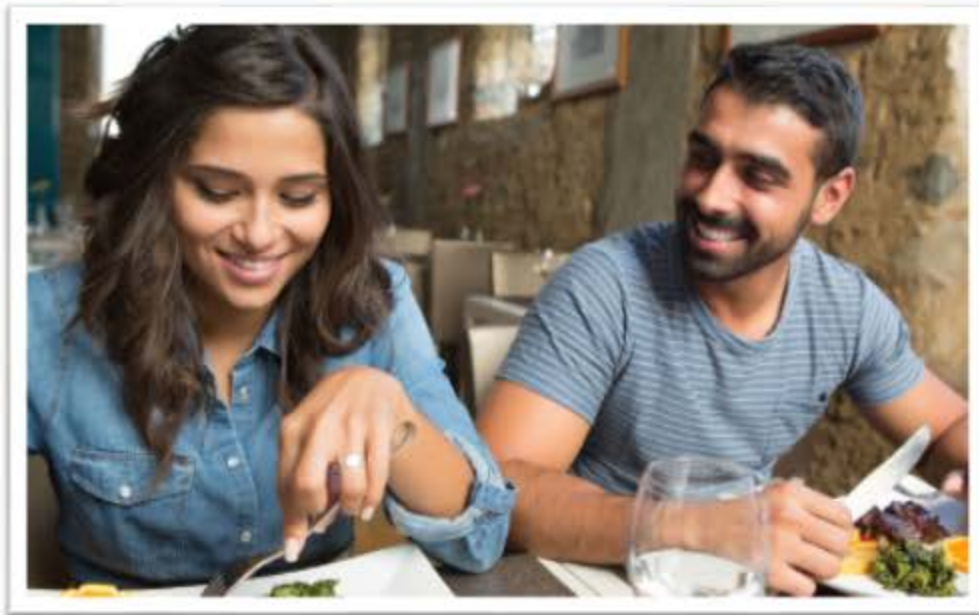
## Elder Parents

Living will  
Healthcare Power of  
Attorney



## Retirement and Grandkids

Wills and Estate  
Planning  
Set up a Living Trust  
Sale of Primary  
Residence



## With the USG Legal Plan, you get:

- An attorney with expertise specific to your legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- Coverage for in and out-of-network
- Concierge assistance navigating common legal issues

# The Value of the USG Legal Plan

Being a USG Legal Plan member saves you costly legal fees and provides coverage\* for:



## Home & Residential

Purchase, Sale, Refinancing of primary residence/vacation or investment home, Tenant dispute, Tenant security deposit dispute, Landlord dispute with tenant, Security deposit dispute with tenant, Construction defect dispute, Neighbor dispute, Noise reduction dispute, Foreclosure



## Auto & Traffic

Serious traffic matters (resulting in suspension or revocation of license), License Suspension (Administrative proceeding), Traffic ticket, First-time vehicle buyer, Vehicle repair & Lemon law litigation



## Financial & Consumer

Debt collection defense, Bankruptcy, Tax audit, Student loan refinancing/collection defense, Document preparation, Consumer dispute, Small claims court, Mail order/Internet purchase dispute, Bank fee dispute, Cell phone contract dispute, Warranty dispute, Healthcare coverage disputes, Financial Advisor



## Family

Separation, Divorce, Name change, Guardianship/conservatorship, Adoptions, Juvenile court proceedings, Prenuptial agreement



## Estate Planning & Wills

Will or codicil, Complex will, Living will, Health Care Power of Attorney, Probate of small estate, Living trust document



## General

Civil litigation defense, Initial law office consultation, Review of simple documents, Mediation, Misdemeanor defense, Identity theft defense, Incompetency defense

# The Value of the USG Legal Plan

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# The Value of the USG Legal Plan

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## Auto & Traffic

Serious traffic matters (resulting in suspension or revocation of license), License Suspension (Administrative proceeding), Traffic ticket, First-time vehicle buyer, Vehicle repair & Lemon law litigation

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## The Value of the USG Legal Plan

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### Financial & Consumer

A square icon with a white dollar sign (\$) on a dark background.

Debt collection defense, Bankruptcy, Tax audit, Student loan refinancing/collection defense, Document preparation, Consumer dispute, Small claims court, Mail order/Internet purchase dispute, Bank fee dispute, Cell phone contract dispute, Warranty dispute, Healthcare coverage disputes, Financial Advisor

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# The Value of the USG Legal Plan

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## Family

Separation, Divorce, Name change, Guardianship/conservatorship, Adoptions, Juvenile court proceedings, Prenuptial agreement

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# The Value of the USG Legal Plan

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## **Estate Planning & Wills**

Will or codicil, Complex will, Living will, Health Care Power of Attorney,  
Probate of small estate, Living trust document

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## The Value of the USG Legal Plan

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## Plan Information

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### Plan Option: The USG Legal Plan

Family Coverage

**\$16.96** monthly,  
via payroll deduction.

**Who's  
Covered:**

Member

Spouse

**Dependent Children**

Up to the end of the month of the child's  
26<sup>th</sup> birthday

## Plan Information – Pre-existing Matters

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### **Pre-Existing Matters**

The USG Legal Plan will not provide benefits in connection with pre-existing matters, which includes any matter where the employee or covered family member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.

## Plan Information – For Employees Previously Enrolled in the Hyatt Plan

### **Previous Legal Plan Information**

For employees currently enrolled in the Hyatt Legal Plan, they will automatically be enrolled in the USG Legal Plan.

The USG Legal Plan coverage begins on January 1, 2017. All work completed by the provider (attorney) prior to the effective date of January 1, 2017 should be covered by the former legal benefits company. Work completed on or after January 1, 2017 will be covered by the USG Legal Plan under the rules and benefits of the new certificate of coverage.



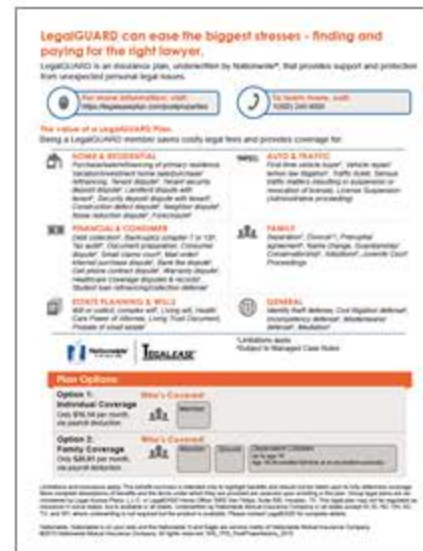
## Plan Information – What if an Employee is Currently Involved in a Case?

For employees going through a case under their current legal plan, there are four outcomes after the effective date that can occur. Encourage employees to contact Member Services to learn more.

1. Their current attorney is in the USG Legal Plan Network.
2. If the current attorney is NOT in the USG Legal Plan Network, Member Services can attempt to negotiate in-network benefits and add the attorney to the USG Legal Plan Network.
3. If the attorney does not wish to be added to the network, the employee can utilize out-of-network benefits.
4. The employee can be matched to a new in-network attorney.

# Reference Employees to

## USG Legal Plan Enrollment brochure



For more information, visit:  
<https://www.legaleaseplan.com/usg>

# We're here when you need us.



For more information, visit:  
<https://www.legaleaseplan.com/usg>



To learn more, call:  
Enrollment Hotline: 1(800) 248-9000, enrollment questions  
Member Services: 1(888) 416-4313, access benefits

Call Center Hours:  
Monday – Friday, 8:00AM – 8:30PM, EST

Corporate Headquarters:  
Houston, TX

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5850 San Felipe, Suite 600, Houston, TX. This legal plan may not be regulated as insurance in some states. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except, HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.

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