Being fully prepared and confident
with the USG Legal Plan

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

LegalLEASE believes in happy and healthy employees, at work and at home.
The Numbers

An Attorney charges on average $278 per hour.\(^3\)

Over 70% of people will have the need for a lawyer in the next 12 months.\(^1\)

On average, it costs $375 to create a will.\(^2\)

1 Source: American Bar Association
2 Source: Legalzoom.com 2014
3 Source: LegalEASE Study, 2015
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:

<table>
<thead>
<tr>
<th>Home &amp; Residential</th>
<th>Auto &amp; Traffic</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Serious traffic matters (resulting in suspension or revocation of license), License Suspension (Administrative proceeding), Traffic ticket, First-time vehicle buyer, Vehicle repair &amp; Lemon law litigation</td>
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<th>Financial &amp; Consumer</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>Separation, Divorce, Name change, Guardianship/conservatorship, Adoptions, Juvenile court proceedings, Prenuptial agreement</td>
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<th>Estate Planning &amp; Wills</th>
<th>General</th>
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<tbody>
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<td>Will or codicil, Complex will, Living will, Health Care Power of Attorney, Probate of small estate, Living trust document</td>
<td>Civil litigation defense, Initial law office consultation, Review of simple documents, Mediation, Misdemeanor defense, Identity theft defense, Incompetency defense</td>
</tr>
</tbody>
</table>

*for coverage and benefit information, visit [https://www.legaleaseplan.com/usg](https://www.legaleaseplan.com/usg)
The Value of the USG Legal Plan

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
The Value of the USG Legal Plan

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
The Value of the USG Legal Plan

Financial & Consumer
The Value of the USG Legal Plan

Family
Separation, Divorce, Name change, Guardianship/conservatorship, Adoptions, Juvenile court proceedings, Prenuptial agreement
The Value of the USG Legal Plan

**Estate Planning & Wills**
Will or codicil, Complex will, Living will, Health Care Power of Attorney, Probate of small estate, Living trust document
The Value of the USG Legal Plan

General
Civil litigation defense, Initial law office consultation, Review of simple documents, Mediation, Misdemeanor defense, Identity theft defense, Incompetency defense
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 26th birthday
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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