

NEWSLETTER

JUNE 2024

help
Helping Employees Learn Prosperity

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One topic that has gained attention lately is workplace violence. Beginning July 1, 2024, most California employers will be required to adopt and maintain a workplace violence prevention plan (WVPP). As with the other mandated plans, the plans use common language from employer-to-employer. However, California public agencies must notify any affected employee organizations and provide reasonable opportunity to meet and confer prior to implementing the plan. This month, we explore the topic of workplace violence and why these WVPPs are so important in your workplace.

Top News

Workplace Violence

It is difficult to listen to the news or read a paper nowadays without hearing about another incident of workplace violence. It is a major concern for employees nationwide. Workers have a right to a safe workplace. This is not a new principle. Federal agencies, such as the Occupational Safety and Health Administration (OSHA), and state agencies, such as the California Department of Industrial Relations (DIR), have long since required employers to plan for, prevent, and address various workplace hazards. For example, under current law, employers must maintain an Injury and Illness Prevention Plan (IIPP). Employers were required to adopt a Covid-19 Prevention Plan (CPP) during the pandemic.

Workplace Violence

Workplace Violence Defined – According to OSHA, workplace violence is any act or threat of physical violence, harassment, intimidation, or other threatening disruptive behavior that occurs at the worksite. Workplace violence ranges from threats and verbal abuse to physical assaults and even homicide. It can affect and involve employees, clients, customers, residents, vendors, and visitors.

Workplace violence is defined under California Labor Code Section 6401.9 as any act of violence or threat of violence that occurs in a place of employment. This includes, but is not limited to, the threat or use of physical force against an employee that results in, or has a high likelihood of resulting in, injury, psychological trauma, or stress, regardless of whether the employee sustains an injury. It also includes an incident involving a threat or use of a firearm or other dangerous weapon, including the use of common objects as weapons, regardless of whether an employee sustains an injury.

Census – According to a Federal Bureau of Labor Statistics (BLS) report dated December 19, 2023, there were 5,486 fatal work injuries recorded in the United States in 2022. This is a 5.7% increase from 2021 and equates to 3.7 fatalities per 100,000 full-time workers. A worker died every 96 minutes from a work-related injury in 2022. Fatalities due to workplace violence increased 11.6% to 849 in 2022. Homicides accounted for 61.7% of these fatalities, or 524 deaths. Acts of violence are currently the second-leading cause of fatal occupational injuries in the United States. 57 people died from workplace violence in California in 2021, a startling statistic since many people were working remotely due to COVID-19. These figures may increase as more workers return to the worksite. We are just beginning to experience the long-term ramifications of psychological stress from the pandemic. Some employees who did report onsite during the pandemic may not have reported a workplace violence incident because of how isolated they felt.

Risk Factors – OSHA identifies at-risk occupations to include public service workers and law enforcement personnel. OSHA identified specific risk factors including:

- (1) Working at a site where money is exchanged with the public.
- (2) Working with volatile, unstable people, or those with a history of violence.
- (3) Working alone or in isolated areas.
- (4) Providing public safety or social welfare functions in the community.
- (5) Working where alcohol is served.
- (6) Working late at night, early in the morning, or in areas with high crime rates.

Workplace Violence

Workplace violence can occur in any job setting, even in the absence of these risk factors. All workers are encouraged to remain vigilant to guard against incidents of violence.

Prevention – In many workplaces, risks can be prevented or reduced if employers take appropriate precautions. OSHA says one of the best protections employers can offer their workers is to establish a zero-tolerance policy toward workplace violence. This policy should cover all workers and those they encounter during the workday. The employer should do an assessment of the worksite and identify methods for reducing the likelihood of incidents occurring. OSHA believes a well-written and implemented plan combined with training and the proper controls can reduce the incidence of workplace violence. It is critical that all workers know the policy and understand that all claims of workplace violence will be investigated and remedied promptly. The Department of Labor has its own program at <https://www.dol.gov/agencies/oasam/centers-offices/human-resources-center/policies/workplace-violence-program>

SB 553 – Last year, Governor Newsom signed into law Senate Bill 553. The law requires employers to implement an effective Workplace Violence Prevention Plan, including training employees, maintaining an incident log and other recordkeeping responsibilities, and to include the plan as part of its IIPP. The new law also allows the collective bargaining representative to seek a temporary restraining order on behalf of affected employees at a workplace. The new requirements are in California Labor Code §6401.9.

Cal/OSHA – Cal/OSHA has developed a webpage to serve as an overview of the new legal requirements. <https://www.dir.ca.gov/dosh/Workplace-Violence/General-Industry.html> Cal/OSHA is developing a workplace violence prevention standard that meets the requirements of the new law and will submit it to the Occupational Safety and Health Standards Board (OSHSB) no later than December 31, 2025. OSHSB is required to adopt the standard no later than December 31, 2026.

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Workplace Violence

WVPP – Labor Code §6401.7 now requires employers to develop and implement a WVPP in accordance with Labor Code §6401.9, which sets out the plan requirements. It must:

- Identify who is responsible for implementing the plan.
- Involve employees and their representatives.
- Require an employer to accept and respond to reports of workplace violence.
- Prohibit retaliation for reporting workplace violence.
- Be shared with employees.
- Develop and provide effective training (initially, annually, and post-incident).
- Assess workplace violence hazards.
- Include language about performing post incident response and investigations.
- Set forth emergency response protocols.
- Require maintenance of a violent incident log.

Types of Violence – Labor Code §6401.9 identifies four types of workplace violence.

- (1) Type 1 violence is committed by a person who has no legitimate business at the worksite and includes violent acts by anyone who enters the workplace or approaches workers with the intent to commit a crime. This includes robberies and workplaces where employees have face-to-face contact and exchange money with the public.
- (2) Type 2 violence is directed at employees by customers or other visitors. Examples include service providers while onsite and during visits at residences or businesses, and school staff where students have a history of violent behavior.
- (3) Type 3 is where the violence is by a present or former employee, supervisor, or manager. The primary target of a type 3 incident can be a co-employee, a supervisor, domestic partner, or manager of an individual who may be seeking revenge for what they perceive as unfair treatment at the workplace.
- (4) Type 4 is violence committed by a person who does not work there but has or is known to have had a personal relationship with an employee.

Some occupations and worksites are at risk of more than one type of workplace violence.

Workplace Violence

Post-Incident Response – Employers should ensure employees receive timely and appropriate medical treatment. Employers should give notice to employees of workers' compensation eligibility within one working day of a workplace violence incident. Employers should investigate and evaluate the incident and determine and implement changes needed to reduce workplace hazards in the workplace. Employers should review the effectiveness of the plan and revise it if necessary. Employers must immediately report to Cal/OSHA any serious injury, illness, or death of an employee occurring at a worksite or in connection with any employment, including workplace violence incidents.

Violent Incident Log – Employers must record the required information in a Violent Incident Log. Employers must exclude information that would identify any person involved in a violent incident. However, the entry should identify the person completing the log (name, job title, and date completed), and include:

- Incident date, time, and location.
- Workplace violence type (1, 2, 3, and/or 4).
- Detailed description of the incident.
- Classification of who committed the violence.
- The circumstances of the incident.
- Where the incident occurred.
- Specific details like physical attacks, weapon involved, threats, sexual assault, animal incidents, or other events.
- Any consequences, including involvement of law enforcement.
- Steps taken to protect employees from further threats or hazards.

Recordkeeping – The plan must be kept in writing and easily accessible to employees. Employers must keep incident records for a minimum of five years and training records for a minimum of one year. Records shall be made available to employees and their authorized representatives upon request and without cost for examination and copying within 15 calendar days of a request.

Disciplinary Action – Many public employees have protections in place if an employer takes disciplinary action. However, a “zero-tolerance” policy typically means that, if an employee is found to have violated the policy (absent self-defense), the employer may terminate employment without following progressive discipline. The employee may have a right to notice of the proposed action and the materials upon which it is based, along with a post-termination right to an evidentiary hearing. However, courts consistently uphold terminations of violent employees, without regard to prior work records. The discipline process may allow for an employee to challenge whether the policy was violated, but it is unlikely that any challenge to the severity of the penalty will be reversed if a violation is found. There is an important message here: Be careful of what you say when you are angry. A single comment, regardless of intent, made in the heat of the moment, can result in the termination of your employment.

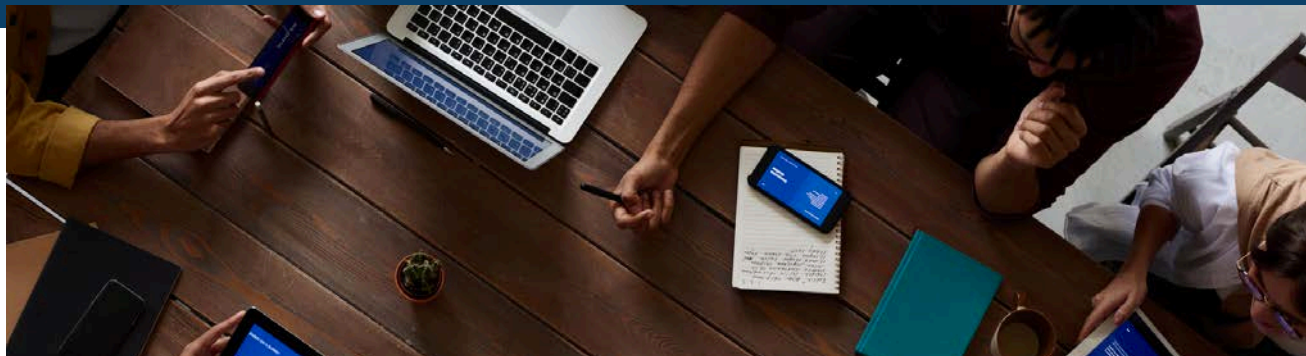
Workplace Violence

Speak Up! – If you see or hear something that you believe violates the policy, report it. While anyone who brings a weapon to work is easy to recognize as a threat, statistics suggest that anger often erupts into violence among quiet employees who are troubled. People develop a propensity for violent behavior for many different reasons. Pressures at work, family conflicts, and financial distress may play a role in pushing someone over the edge. For example, during the Great Recession, an employee in Costa Mesa made news when he killed himself by jumping off the roof after receiving a layoff notice. Investigators often find indicators that something was wrong after the fact, such as frustration, agitation, arguments, etc. For example, an employee may become obsessed with another coworker who they believe undermined them, or an employee may develop a sudden or increasing fixation with weapons. Because we spend so much time at work, co-workers are often more observant and are the first people to notice changes in behavior which could be precursors to violence. Employees should take reporting on another employee seriously and not create a false narrative to discredit another worker.

Conclusion – If you notice a co-worker exhibiting a propensity for violence, report it to management. The employer is obligated to investigate and protect you from retaliation. How management responds to the threat is based on what the investigation uncovers. If it involves an immediate threat, the employee may be placed on administrative leave until the investigation is complete. This is not yet discipline, and it may provide the employee with an opportunity to get some urgently needed help.

While most employers are responsive to reports of potential violence, some are not. If you believe your legitimate concerns are not being taken seriously, or if you think that management is not following the policy, contact your employee organization leaders or professional staff for help. Contact the police if you reasonably believe there is an imminent threat of violence to yourself and/or your co-workers. Overall, it is in your best interest, and the interest of everyone at your worksite, to speak up if you are concerned about potential violence.

DID YOU KNOW?



The California Public Employees Retirement System (**CalPERS**) has a special power of attorney form that you can file now, in order to protect your retirement benefits later, if you die or become incapacitated prior to your retirement. It is called the CalPERS Special Power of Attorney form and it allows you to designate a representative to conduct your retirement business if you are unable to do so.

If you become unable to act on your own behalf, your designated attorney-in-fact will be able to perform important duties concerning your CalPERS business, such as address changes, federal or state tax withholding elections, and retirement benefit elections, including beneficiary designations.

Remember, not all power of attorney forms are the same – the CalPERS Special Power of Attorney form is specifically designed for CalPERS retirement. You may already have a power of attorney from another source (e.g. your will or estate plan), but it may not address your CalPERS retirement benefits specifically.

If you do not complete and submit the CalPERS form, you run the risk that, if you die or become incapacitated prior to retirement, CalPERS may find it necessary to withhold your retirement allowance until a court appoints a conservator to handle your affairs. This can be both expensive and time-consuming.

Completing and submitting the form ensures you get to decide who makes these decisions, in the unfortunate situation that you cannot. You can contact CalPERS toll free at (888) CalPERS (or 888-225-7377). You can also learn more, and download the form, at:

<https://www.calpers.ca.gov/powerofattorney>

Not all public employees in California are in CalPERS. Some are in local County retirement systems. This includes counties with retirement systems under the County Employees' Retirement Law of 1937. Many of these systems have reciprocity agreements with CalPERS, and many look to CalPERS as the leader in managing pension systems. You should contact your county retirement system if you are a member and inquire about whether they have a form similar to the CalPERS Special Power of Attorney form.

News Release - CPI Data!



The U.S. Department of Labor, Bureau of Labor Statistics, publishes monthly consumer price index figures that look back over a rolling 12-month period to measure inflation

3.4% - CPI for All Urban Consumers (CPI-U) Nationally

3.7% - CPI-U for the West Region

3.9% - CPI-U for the Los Angeles Area

3.8% - CPI-U for San Francisco Bay Area

4.3% - CPI-U for the Riverside Area

3.6% - CPI-U for San Diego Area

You've got questions? We have answers!

Questions & Answers about Your Job

Each month we receive dozens of questions about your rights on the job. The following are some GENERAL answers. If you have a specific problem, talk to your professional staff.

Question: Does my boss have to allow me to take my lunch early? When I got to work, I told my boss I needed to take my lunch early, he said NO, but I could use my own time if I needed to. I don't want to use my time and I want to use my hour lunch break. What can I do to switch my scheduled lunch time?

Answer: It sounds like they are willing to work with you by offering you time off if you use your own leave. Try discussing the issue with your supervisor to find out their reasoning for the denial, while also explaining the need for an early lunch. If there is a business need and you do not have a compelling reason for switching your lunch time, the employer is less likely to approve an early lunch. Employers are allowed to schedule employees according to operational needs. If you have a job that must provide around the clock service, like a dispatcher, the employer may need to stagger staff lunch breaks to maintain coverage.

If you are the only person in a public facing job, like a receptionist, the employer may need to get someone from another department to cover for you. On the other hand, it is important for employees to receive breaks throughout the day. Employees should generally take a lunch break of at least 30 minutes if they work more than 5 hours a day. Check your meal and rest break policy for specifics about your lunch period. There may also be employer policies or a provision in your MOU that allows you to flex your lunch period, but without this, your supervisor probably does not need to allow you to take your lunch early.

If you need to have an early lunch due to a medical need, such as taking medicine with food at a certain time, your employer may have to accommodate you. However, you will need to provide a doctor's certification and ask for a medical accommodation. Contact your professional staff to assist with this.

You've got questions? We have answers!

Question: What does it mean that my sick leave is "protected." Is it just that the City cannot interfere or deny me the ability to use the leave? Or does it go further and prevent the City from counting it against me on my performance evaluation under the attendance section?

Answer: The employer generally must allow you to use protected leave in accordance with state or federal law and they cannot retaliate against you for the legitimate use of protected leave. This means you cannot be denied the ability to use the leave or disciplined for using the leave under an attendance policy. Your employer also cannot count any protected leave against you in your performance evaluation rating. This includes denial of a step increase or advancement within the salary range. An employer can inquire about your absences from work, but they cannot deny you the right to use protected leave or otherwise hold it against you in a way that negatively affects your employment. If you are on probation, your probation may be extended to account for any periods of time you were on leave. There are different forms of protected leave, each with their own requirements. For example, under California's Kin Care law (Labor Code 233), employees can use at least one-half of their annual sick leave accrual for protected sick leave to care for themselves or immediate family members.

This includes diagnosis, care or treatment of an existing health condition, and preventative care. It also includes for specified purposes, like if you are a victim of domestic violence, sexual assault, or stalking.

California's sick leave law now requires employers to provide at least 5 days or 40 hours, whichever is greater, of paid sick leave per year. There may be a minimum amount of time, such as 90 days, that you must work before you are eligible to use sick leave. Initial hires must have at least 3 days or 24 hours available for use by the 120th day of employment, and 5 days or 40 hours by the 200th day of employment. Your MOU probably provides better sick leave benefits than the state law minimum.

Other forms of protected leave – like the Family Medical Leave Act (FMLA) and the California Family Rights Act (CFRA) – allow employees to take up to 12 weeks of job-protected leave to care for the employee's own, or an immediate family member's, serious health condition. If this situation applies to you, you should request FMLA leave from your Human Resources department. You will need to provide a doctor's certification, and leave can be taken in blocks or intermittently.

Employees should provide notice to an employer of the need to take protected leave as soon as possible in the event of illness or a medical emergency, and in advance if for planned appointments.

You've got questions? We have answers!

Your employer may require a doctor's note and can take disciplinary action if sick leave abuse is discovered. If you are denied the legitimate use of protected leave, or threatened with discipline for using it, contact your professional staff.

Question: Our manager said she was in the process of "testing" a digital sign in/clock in for our workgroup. Over the span of a week, the time it takes to log in could add up to six minutes. Six minutes is the benchmark for receiving overtime for fifteen minutes. I voiced my concern that it takes several minutes to boot up the computer system and it also takes several minutes to sign into the time/punch system she wants to use. While in this testing phase, I am noting how long it takes to log in to our computer system. Is this considered a change to working conditions if it is implemented? Is requiring us to use a computer to log in before our actual start of shift the same as being asked to work off the clock?

Answer: Requiring employees to use a new time clock system is a change to your terms and conditions of employment. Management must notify your employee organization and provide an opportunity to bargain over the implementation and foreseeable effects. This includes the possibility that employees may be unpaid for work they are performing by waiting to log in and clock in or out if the system is slow or there are too many people trying to log in and not enough computers.

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The first step you should take is to apply for the promotion again to ensure that you are a possible candidate if you or your colleagues are still interested in the position.

If you do not apply, and there is no additional recourse available to you, you will miss out on the promotional opportunity altogether. If you find the job specification has changed, let your employee organization know, just in case the City did not provide proper notice and an opportunity to meet and confer before implementing the changes. If the job posting has changed, such as the pay range or requirements, this could be why the City launched a new recruitment. Employers have broad discretion over filling positions, including when and who is selected for a position. There are many legitimate reasons why they may have stopped the original recruitment, including budget concerns, hiring freezes, reorganizations, and changing business needs. If you ask, management or Human Resources should be willing to provide more insight into why they stopped the original recruitment.



How to Fine Tune Your Resume and Interview Skills

Tips & Takeaways

The first steps to securing a government job are applying and interviewing for it — and both stages are tricky. At a recent GovLoop in-person training, an expert offered tips on how to create your resume and successfully interview for a position. We harvested the wisdom in this helpful tip sheet.

Resume Tips

Why don't you love your resume?

"I feel confined by trying to keep it short."

?!?!

"I'm not sure what I should put on there."




"I don't know what format to use."



Your resume has its own job. Is it to...

- Tell everything about your career history
- Comprehensively explain what you are doing
- Be as brief as possible
- Define you as a problem solver
- Be visually accessible for reviewers
- Showcase your most valuable experiences

Be a Problem Solver:

-  Try to see the employer point of view: what problems they might face, what solutions might help.
-  Understand how your potential role relates to those challenges.
-  In prominent parts of your resume, showcase how you've solved similar problems.

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“Recruiters, hiring managers [and] decision-makers have a problem they’re trying to solve, as quickly and easily as they can get it done.”



Susan Gyax, Talent Acquisition Consultant at Spectacle Talent Partners

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Who reviews your resume, and how:

- Reviewers will scan the document before reading it.
- They look for how you might solve a problem their organization has. Initially, that may be the only thing they look for.
- The reviewer may be a person or it may be artificial intelligence. Make your resume accessible for both. For humans, remember that eye strain matters: Your font must be readable.
- The vast majority of reviewers will look at your resume digitally.

How long should a resume be?

Long enough to convey the quality of your experience.

Does it matter how I organize things?

Yes! Put your relevant experience front and center — the first third of your resume is prime real estate. Think of it as “CliffsNotes” of who you are as an employee. A hiring manager wants to learn your capabilities, competencies and knowledge from the first few items.

How do I know what experience is valuable?

Consult bullet points from the job description and match them with your career experiences, expertise and supporting details. List any security clearances early on: They’re attractive to busy hiring managers. Volunteer experience counts.

How should I characterize my expertise?

Be authentic: Don’t pretend to be an expert in everything. But when you do have expert knowledge and skills, acknowledge that. Don’t downplay what you can do.

Should I write a cover letter?

It never hurts. A cover letter is an opportunity to meet someone in a different way, through writing, and a place where someone can know you better. The letter shouldn’t repeat your resume; it should convey more meaning or significance about what’s there.

How do I learn if the job posting really reflects the job?

Sometimes agencies are contractually stuck with job descriptions and titles that have existed for years. For more insight into what the job entails, take the extra step and reach out to the hiring manager.

Interview How-To



How should I prepare for an interview?

First, celebrate that you got it! And know that you deserve it.

Review your most invigorating and relevant experiences.

Remember what made you excited about those projects so you can convey that to the interviewers.

Check out resources such as the Department of Labor's [Interview Tips](#), a [tip sheet](#) by the Department of Energy and [this guidance](#) by the International City/County Management Association.

Learn as much as you can about the agency. Carefully review its website and look for external news sources as well.

Practice, practice, practice. A comfortable conversation is a productive conversation, and the more you practice articulating your thoughts about yourself, your career history and the position, the more comfortable you will be.

Try to have a relaxed, positive attitude about the interview. Think of it as a balanced conversation where you learn more about the agency and they learn more about you. Identify what you most want to know about the agency or position.

Remember that an interview is not just about experience. It's a chance to show emotional intelligence and interpersonal skills, as well as career intelligence. So, prepare to connect with people.

For additional interview tips, check out these GovLoop articles:

[11 Questions to Ask When Interviewing for a New Position](#)

[Interviews: 5 Ways to Ace Them Before Stepping Through the Door](#)

[Interviewing Internally? Avoid These Mistakes](#)

[How Soft Skills Can Help You Land Your Next Job](#)

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“One of the keys to having a productive interview is feeling comfortable.”



Susan Gyax

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nextgen

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How it works

TRADITIONAL IRAS

You won't pay taxes on your earnings until you make a withdrawal.

You may qualify for a tax deduction on contributions if you are within certain household income limits.

ROTH IRAS

Your contributions are made after you've already paid taxes on that money, so your contributions are always tax-exempt. Earnings are tax-exempt if the withdrawal is qualified.

No required minimum distributions (RMDs) during the account owner's lifetime.



Eligibility

TRADITIONAL IRAS

You (or your spouse if filing a joint return) can contribute if you have taxable compensation (a salaried job, investments or other sources).

ROTH IRAS

You (or your spouse if filing a joint return) can contribute if you have taxable compensation and your income level is under certain limits. Income limits for 2023 are as follows:

Single filers with a modified adjusted gross income (MAGI)¹ of:

- \$138,000 or less – full contribution
- \$138,001-\$152,999 – partial contribution
- \$153,000 or more – not eligible

Joint filers with a MAGI of:

- \$218,000 or less – full contribution

Setting up an account

You can invest in American Funds through most online brokers or by working with your financial professional. Don't have a financial professional?

We can help you find one →

Roll over an account

If you're changing jobs or retiring, you can roll your money from an employer-sponsored retirement plan into an IRA to retain the tax-advantaged status of your savings, avoid potential withdrawal penalties and consolidate retirement accounts.

(A rollover of pretax savings from an employer plan to a traditional IRA is not a taxable event. A rollover of pretax savings to a Roth IRA is a taxable event.)

Learn about IRA rollovers →



Welcome to Your Discount Program!

What is the HELP Discount Program?

Your HELP Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

Innovative New Product Line Launched

How to Navigate Your Discount Program



Local Offers

Located in the Quick Links section, Local Offers allow you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.



Interests

Let us know what you're interested in so we can ensure you're seeing the perks you'll most enjoy, front and center on your Discount Program Home Page.



Brands

Looking for something specific? The Brands tab, found in the Quick Links section, is an easy and quick way to search for all the discounts available to you.



Suggest a Business

Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page, to suggest your favorite brands and local spots be added to your Discount Program.



Need Some Help? Reach Out To Us!

PerkSpot's customer service team works tirelessly to help you access your Discount Program and redeem deals easily. Below are some important details regarding customer service availability.



Hours

Monday - Friday
9am - 6pm



Welcome onboard, John!

866-606-6057



Email

cs@perkspot.com



Support*

support.perkspot.com

**If you've still got some questions, visit support.perkspot.com to submit a request. Our bilingual Customer Service team will reach out and can answer any questions in both English and Spanish.*

Ready to save? Head to helplac.perkspot.com to get started!

Save with these incredible **HELP** Membership Perks

Your HELP membership is simply amazing. And in addition to the benefits that are already yours, we have added these HELP Perks with hundreds of merchants and thousands of discounts. Members can access savings at both national and local companies on everyday purchases such as tickets, electronics, apparel, travel and more. HELP members have the opportunity to save, on average, over \$2,000 per year. HELP Perks can save you enough to pay for your membership for years to come.

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Access your members-only discounts in categories such as:

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Are Saying:
e New Product



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Automotive



Office & Business



Books, Movies, Music



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Cell Phones



Sports & Recreation



Electronics



Tickets & Entertainment



Finance



Travel

"HELP Perks pays for my membership!"
-Linda S.

"I received 8% off my Verizon bill, monthly!"
-Michael W.

I saved 30% on movie tickets on date night with my husband. -
Janet P.

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To sign up, simply login at helplac.org, scroll down, and click **Membership Discounts Icon**. If you don't already have an account, follow the simple signup instructions on the screen.

These benefits are for HELP members. All offers or promotions are subject to change without notice.



We protect and empower.

Who We Are

LegalShield has been a pioneer in providing legal plans for more than 48 years, and our mission has been a straightforward, practical approach. In a perfect world, you'd never need a lawyer, but in an unpredictable world it helps to have a team of lawyers on your side. LegalShield has made smart legal coverage simple - in the form of accessible, affordable, full-service coverage.

A Team Of Lawyers

LegalShield has a network of dedicated law firms in 50 states and all Canadian provinces and territories made up of seasoned lawyers with an average of 22 years' experience. Our Provider Law Firms provide legal protection to over a million members, even in covered emergency situations, 24/7/365 days a year.

Why LegalShield

People need legal coverage without the complexity because life can be unpredictable and the law can be complicated. LegalShield created a model for legal coverage in which you know exactly what you're getting and precisely how much you're paying for it. Once you sign up, you can sit back, relax, and know you're covered by an entire law firm.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal Casualty, Inc.; Pre-Paid Legal Access, Inc.; LS, Inc.; In VA: Legal Service Plans of Virginia; and PPL Legal Care of Canada Corporation



What Your Legal Plan Covers

Advice, Consultation & Representation

Landlord not treating you fairly or maybe getting the run-around on an insurance claim? Your team of lawyers can help with these services:

Advice

Phone consultations with your law firm for any personal legal matter, even pre-existing matters.

Letters and Phone Calls on Your Behalf

Available at the discretion of your provider lawyer

Contract and Document Review

Contract/document review up to 15 pages each

Representation

Representation from law firm of lawyers if you or your spouse are named defendant/respondent in a covered civil action is just another way your legal plan protects you.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

24/7 Emergency Assistance

Legal Emergency? Yes, your legal team even services you 24/7/365 days a year in the following emergency situations:

- Arrested or detained
- Seriously injured in an auto accident
- Served with a criminal warrant
- State attempts to take your child(ren)

Family Matters

Relationships can be complicated so let your team of lawyers work out the details.

Uncontested Name Change Assistance*

Preparation and if required, representation at the initial hearing by your provider law firm for uncontested name change.

Uncontested Adoption Representation*

Representation by your provider law firm for uncontested adoption proceedings

Uncontested Separation/Divorce Representation*

Representation by your provider law firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

Document Preparation

Let your law firm assist with getting your legal paperwork in order before a problem arises. Your membership provides document preparation from a lawyer for:

Standard Will Preparation

- Will preparation/annual reviews and updates
- Living Will
- Health Care Power of Attorney
- Financial Power of Attorney

Residential Loan Document Assistance

Mortgage documents (as required of the borrower by the lending institution) prepared by your provider law firm for the purchase of your primary residence

Traffic

Accidents happen. So do speed traps. Your LegalShield Membership provides lawyer assistance when you are faced with the following situations:

Moving Traffic Assistance

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance for manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide.
- 2.5 hours to help with driver's license reinstatement
- 2.5 hours to help with property damage collection assistance of \$5,000 or less per claims
- Available for members with a valid driver's license and driving a non-commercial motor vehicle

IRS

IRS and taxes don't have to be frightening with a team of lawyers on your side.

IRS Audit Assistance

- 1 hour of advice, consultation and assistance when notified of an audit
- 2.5 hours of additional assistance if a settlement is not achieved in the first thirty days
- 46.5 hours of assistance if your case goes to court
- Coverage for this service begins with the tax return due April 15th of the year you enroll

Additional Benefits

Additional legal coverage needed? Don't worry, your legal membership has that too!

25% Preferred Member Discount

- 25% preferred member discount is provided off the provider's standard hourly rate. You can live more and worry less knowing you may continue to use your provider law firm for legal situations that extend beyond what is already outlined. Your law firm will let you know when the 25% discount applies, so you are never surprised with an unexpected bill.

*These services are available 90 consecutive days from the effective date of your membership. This plan provides personal legal assistance; however plans providing business services are also available.

LegalShield provides access to legal services offered by a network of provider law firms to LegalShield members through membership-based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. See a plan contract for specific state of residence for complete terms, coverage, amounts and conditions.

Legal Plan Covers:

- The member
- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent children who are full-time college students up to age 26
- Physically or mentally disabled children living at home

Access LegalShield on the go!

With our smartphone app, members have answers to their questions and access to their plan benefits at the touch of a button. You can even send information to your law firm with features like submit a traffic ticket or start a legal document. The LegalShield app makes it easy to access legal guidance you can trust.

Download the free app from the App Store or Google Play.

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**FOR MORE INFORMATION,
CONTACT YOUR
INDEPENDENT ASSOCIATE:**

Name
Phone
Email
URL

IN NEED OF LEGAL ADVICE?



Special H E L P Member Discount
LegalShield + ID Theft \$28.90

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