

NEWSLETTER

JULY 2024



help
Helping Employees Learn Prosperity

www.helplac.org



For the most part, your right to paid leave benefits is found in your Memorandum of Understanding (MOU) or personnel rules. Paid leave is a negotiable subject. Most employee organizations have secured significant paid leave benefits for their members. This month, we will look at some of the benefits that may be in your MOU, or that you may want to propose in negotiations. If you have a particular question about your specific benefits, contact your employee organization leaders or professional staff.

Top News

Paid Leave

Many workers are surprised to learn that there are very few laws that require an employer to provide paid leave to employees. There are many state and Federal laws that require employers to grant employees time away from work for various reasons – for example, for baby bonding leave or for a serious medical condition under the Federal Family Medical Leave Act (FMLA) and the California Family Rights Act (CFRA). However, those laws are job protection statutes and not paid leave laws. Many employees get paid during these protected leaves by using their own earned leave time. The statutes do not otherwise require the employer to provide separate paid time off.

Paid Leave

Vacation – As the weather heats up, and school breaks for summer, many workers take a well-deserved vacation. In California, almost every public agency provides paid vacation benefits to full time employees. The terms governing vacation benefits are typically set forth in the MOU or personnel rules. Under many MOUs, employees with more seniority earn more vacation time. For example, an MOU might provide 160 hours annually for employees with at least ten years of service and additional leave hours for those with fifteen or twenty years of service.

State law offers some legal protections. Under California law, earned vacation time is considered wages, and vacation time is earned, or vests, as labor is performed. For example, Labor Code §227.3 says that employers cannot take away any earned vacation or paid time off benefits once accrued. If you accrue vacation hours, the employer must also cash out your vacation when you separate employment at your hourly rate in effect at the time of separation. Your earned vacation time must be paid, regardless of the reason, even if you are terminated for cause. (*Suastez v. Plastic Dress Up* (1982) 31 Cal.3d 774). Section 227.3 says that, unless otherwise provided by a collective bargaining agreement, all vested vacation shall be paid upon separation at the final rate then in effect and that no employment contract or employer policy can provide for forfeiture of vested vacation time upon termination. The Labor Commissioner shall apply the principles of equity and fairness in resolving any dispute over vested vacation time.

It is legal for an employer to place a reasonable cap on vacation accruals that prevents an employee from earning time once they have accrued a certain number of hours. (*Boothby v. Atlas Mechanical* (1992) 6 Cal.App.4th 1595). The law does not require a specific cap, or mandate a specific accrual rate, and it does not provide a right to cash-out your vacation time whenever you want. However, an MOU might have an annual vacation cash-out provision. A typical provision allows cashing-out of 40 hours annually if you used 40 hours in the preceding year and have 80 hours or more still on the books after cashing-out. The terms of any annual cash-out program are not set by law, they are negotiated. Tax laws, however, may require an employee to make an irrevocable election identifying how much time from next year's accruals the employee will cash out in that calendar year. For example, an employee irrevocably elects in December 2024 to cash out 40 hours of 2025 accruals to be cashed out later in 2025 (e.g., in June or December of 2025).

Paid Leave

Sick Leave – Until July 1, 2015, workers did not have a statutory right to paid sick leave. Instead, for most full-time public employees, sick leave rights or “privileges” (as employers used to call them) were established in the MOU or personnel rules. That changed when the state adopted a new law, The Healthy Workplaces, Healthy Families Act of 2014. The law sets forth improvements that may not be included in older documents. An amendment to that law (SB 616), passed in November 2023 and effective in January 2024, establishes minimum benefits such as:

- Paid sick leave for any employee who works 30 or more days within a year.
- Minimum accrual, beginning on the first day of employment, at a rate of 1 hour per every 30 hours worked, paid at the employee’s regular wage rate.
- Employees must earn at least 5 days or 40 hours of sick leave or paid time off within 6 months of employment.
- Ability to use sick leave beginning on the 90th day of employment.
- Establishes a minimum cap of 80 hours or ten days.
- Requires at least 5 days (or 40 hours) to carry over each year of employment.
- Right to request, verbally or in writing, to use sick leave for yourself or for a family member for the diagnosis, care or treatment of an existing health condition or preventive care, or specified purposes for an employee who is a victim of domestic violence, sexual assault, or stalking.
- Right to be free from retaliation or discrimination for requesting or using paid sick days, including the right to file a complaint with the Labor Commissioner.

Employees may be allowed to use paid sick time from their future leave accruals. Employers must identify the amount of sick leave available on an employee’s itemized wage statement. Employees can choose how much paid sick leave to use, but an employer can set a reasonable minimum increment, not to exceed two hours. If the need for paid sick leave is foreseeable, an employee must provide reasonable advance notice. If the need is not foreseeable, an employee must provide notice as soon as practicable. An employer may still limit the use of paid sick days and prohibit sick leave from being cashed-out or having any cash-value. An employee can still be subject to a personnel action for attendance issues (including abuse of sick leave).

Paid Leave

Your contract most likely provides much more generous sick leave benefits than what the state law requires. It also probably includes benefits that are not even addressed by the state law. Some MOUs may provide an annual cash-out, or rollover of leave to service credit or Retiree Health Savings Plans at the time of retirement. Others might provide for donation of sick leave to co-workers who are going through a traumatic and chronic illness, like cancer. Some only require a doctor's note after three consecutive days off.

Annual Leave – Annual leave, or paid time off (PTO), is essentially vacation and sick leave rolled into one bank. Under most MOUs, employees either receive one annual leave bank, or separate vacation and sick leave banks. The main difference is that annual leave must be paid out upon separation, whereas with separate vacation and sick leave banks, only the vacation time must be paid out by law. However, the total amount of annual leave that can be accrued or banked is often less than what an employee may earn with separate vacation and sick leave banks. For those with annual leave banks, the employer must allow employees to use annual leave for sick leave purposes in accordance with the sick leave law. Except for authorized sick leave absences, an employer can exercise discretion to grant or deny a request to use annual leave, much like for employees who request vacation time. An employer cannot, however, exercise that discretion in a manner that effectively denies an employee the right to use a negotiated benefit.

Holiday Time – As with most other forms of paid leave, the law does not require public agencies to provide paid holiday time. But almost all MOUs for full-time employees do so. Most agencies officially observe major holidays, where facilities are closed, and non-essential operations are shut down. Independence Day can be a big exception, especially for cities that need staff to work community events. In addition to observed holidays, some MOUs provide floating holiday, or paid holiday time off to use on a day at the employee's discretion. The total amount of paid holiday time is typically about 100 hours or more annually. Sometimes holiday time is given as a bank at the beginning of the year. Other times holiday pay is given only in the pay period that includes the holiday.

Paid Leave

Compensatory Time Off (CTO) – The Federal Fair Labor Standards Act (FLSA) grants eligible employees overtime pay at the rate of time-and-one-half their regular rate of pay for all hours worked over 40 hours in a workweek. Under the FLSA, an MOU may provide for overtime pay to be banked as compensatory time off (CTO). (29 CFR § 553.21). The FLSA limits how much time can be banked – 480 hours for public safety employees and 240 hours for all other non-exempt employees. Once banked as CTO, the agency must allow an employee to use CTO within a reasonable period after making the request so long as the use of the time does not unduly disrupt the operations of the public agency.

A reasonable period is determined by the customary work practices within the agency based on the facts and circumstances of each case, which includes but is not limited to: (a) the normal schedule of work; (b) anticipated peak workloads based on past practice; (c) emergency requirements for staff and services; and (d) the availability of qualified substitute staff. (29 CFR § 553.25(c)(1)). Mere inconvenience to the employer is not a sufficient basis to deny a request to use the time. (H. Rep. 99-331, p. 23). The fact that the employer might have to pay overtime to a replacement employee, standing alone, is not likely a legal reason to deny a request. (DOL Opinion Letter, August 19, 1994). An employer must respond to a request within a reasonable time. (29 USC § 207(o)(5)(b)). Banking the time is permitted only if the employee agrees in advance to accept the time-off in lieu of the money, but this can be established in an MOU. (29 CFR § 553.23). Unless an MOU says otherwise, the employer retains the option of paying the employee cash in lieu of granting time off. An employee who has accrued time off must be cashed out upon termination at a rate no less than the average regular rate received during the last three years of employment or the employee's final regular rate, whichever is higher.

Administrative Leave – Employees who are exempt from overtime under the FLSA frequently negotiate for administrative leave, which is intended to provide a benefit in recognition of the fact that exempt employees often work over 40 hours in a workweek without any additional compensation. For example, many mid-manager MOUs typically provide between 40 to 80 hours of admin leave. Unused administrative leave is often forfeited at the end of the fiscal year and is not typically cashed out upon separation of employment. It should be the first paid leave employees select when requesting time off. This should not be confused with another form of administrative leave. When an agency removes an employee from the workplace because the employee is the subject of an investigation into potential misconduct, an agency will place the employee on administrative leave.

Paid Leave

This employer-paid leave keeps the employee on the payroll until the employee either returns to work or separates. It is not a leave that most employees desire to be on, even if ultimately absolved of any charges.

Parental Leave – When most employees think of parental leave, they think of paid time off to bond with their new child. After all, many parents understand the need to reserve a bank of leave upon returning to work for the inevitable doctor appointments and sick days. Although FMLA and CFRA require the guaranteed time off, the time is not paid time off. An employee's paid leave accruals may run concurrently with any FMLA or CFRA approved leave of absence. Some MOUs provide separate paid leave benefits for parental leave. An example might be 80 hours of employer-paid time to bond with a new child. Even if your MOU does not provide for separate paid leave for baby bonding, you may be eligible for wage replacement benefits under the State Disability Insurance (SDI) system. SDI benefits are employee funded through payroll deduction, though many agencies do not participate. SDI benefits can be secured as part of your MOU negotiations. You can learn more about SDI benefits here: <https://edd.ca.gov/en/disability/paid-family-leave/>

Bereavement Leave – Many MOUs provide paid bereavement leave. A typical provision is at least three paid days, and up to five paid days for any death where an employee must travel outside a designated geographic area. In 2022, the state passed a law (AB 1949) that makes it illegal under the CFRA and Fair Employment and Housing Act (FEHA) for an employer to refuse to grant a request by an employee to take up to five days of bereavement leave upon the death of a family member. In the absence of an existing policy, the leave is unpaid. Since AB 1949 took effect, some agencies have updated their MOU provisions to allow for five employer-paid days.

Under state law, the days do not need to be consecutive, but the leave must be completed within three months of the date of death. An employee shall provide documentation of the death of the family member if requested by the employer within thirty days of the first day of the leave. Documentation may include a death certificate, a published obituary, or written verification of death, burial, or memorial services from a mortuary, funeral home, burial society, crematorium, religious institution, or government agency.



Paid Leave

If an existing policy provides for less than five days, the law requires a total of at least five days. An employee can use their own leave accruals for any unpaid leave. Under state law, a person must be employed for at least thirty days prior to the start of the bereavement leave to be eligible. However, under most MOU's, employees are eligible for bereavement leave upon hire. Family member means a spouse, child, parent, sibling, grandparent, grandchild, domestic partner, or parent in-law as defined in Gov't Code Section 12945.2.



DID YOU KNOW?

Heat Illness Prevention

The U.S. Department of Labor (DOL) and Occupational Safety & Health Administration (OSHA) have published best practices to prevent heat illness at work. The best practices are designed to help employers reduce the risk of heat related illness for workers as we head deep into the summer months. Suggestions include:

Train All Workers- Employers should train supervisors and workers on how to control and recognize heat hazards. This includes first aid.

Follow the 20% Rule- On a worker's first day of working in extreme heat, no more than 20% of the duration of their shift should be at full intensity in the heat. The duration of time at full intensity should be increased by no more than 20% a day until workers are used to working in the heat.

Remember These Three Words: "Water. Rest. Shade." Workers should drink 1 cup of water every 20 minutes while working in the heat to stay hydrated. When the temperature is high, employees should take frequent rest breaks in shaded, cool, or air-conditioned areas to recover from the heat.

New Workers are at Higher Risk- Workers who are new or returning to working in warm or hot environments need more time to adapt. More than 75% of heat-related fatalities occur during a worker's first week, which is why acclimatization – the process of building resistance to increased temperatures – is so important. Employees should learn how to protect new workers from heat illness and monitor them until they are acclimated.

Hazardous Heat Exposure Can Happen Indoors Too- Though heat stress is typically related to outdoor work environments, and construction workers account for about one-third of heat-related deaths, workers in hot indoor environments like kitchens, laundries, warehouses, and electrical utilities are also at risk.

Engineering Controls and Modified Work Practices Can Reduce the Risk of Heat Illness. Employers should consider reducing physical activity as much as possible by planning for the work ahead and rotating job functions among workers to help minimize exertion.

If you encounter unsafe heat conditions, tell your employer immediately. If nothing changes, contact your professional staff for help, or call OSHA: 1-800-321-6742 (OSHA).

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

3.3% - CPI for All Urban Consumers (CPI-U) Nationally

3.3% - CPI-U for the West Region

3.9% - CPI-U for the Los Angeles Area

3.8% - CPI-U for San Francisco Bay Area

4.0% - CPI-U for the Riverside Area

3.2% - 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: Several of us have complaints about the City's dental provider, Delta Dental. Apparently, Delta Dental is increasingly being denied by dentist offices. Other cities are dropping this provider, and they are facing a major lawsuit by former dental practitioners. Is there any way our employee organization can approach the City about switching insurance companies? Is this something that can be done while we are in the middle of the MOU?

Answer: Yes. Your Association can meet with HR and bring these concerns to the City. Your City contracts with Delta Dental for dental coverage and can change to a different provider. If you have a Labor-Management Committee, this is a great topic to bring up. But even if you do not have a formal Labor-Management Committee process, odds are if you are having problems with Delta Dental, other employees in the City are also having the same problems.

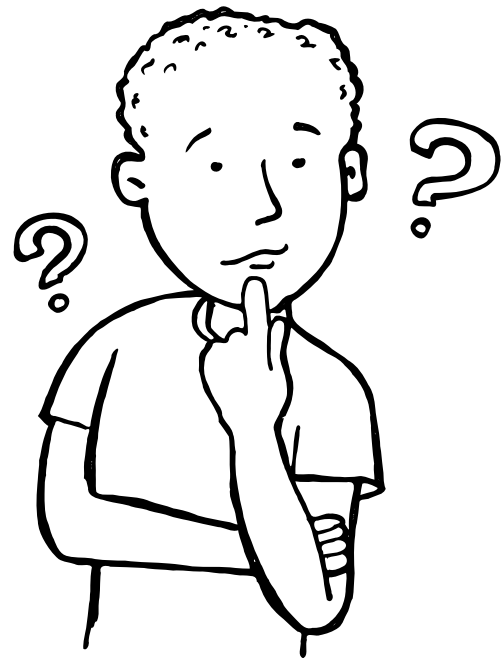
Although the employee organization cannot legally force the City to bargain over the change during the middle of the MOU, the parties can mutually agree to make the change. At a minimum, the due diligence can be done now so that it does not delay the negotiations process once the MOU is up for re-negotiation.

Question: My supervisor informed me that I need to adjust my work schedule to work weekends. Is that permitted? My job description does not identify any specific schedule requirements. Under the management rights clause in our MOU, it says the employer can set the start and end time and the number of hours and shifts to be worked. Under the alternate work week clause in our MOU, it says the employer must notify our employee organization if an alternative work schedule is required from the standard 9/80 for a satisfactory reason. Who determines if the adjusted schedule is satisfactory? I'm not happy with the schedule change and want to know if I have any recourse.

You've got questions? We have answers!

Answer: Management can change your work schedule, but they must comply with the terms of the MOU. In most MOUs, management reserves the right to set or change work schedules. Employee organizations try to limit the impact of any changes by requiring advance notice. In your case, your employer can change your schedule to work weekends. If they do this without changing you from a standard 9/80, they do not need to have or provide a satisfactory reason. But your Association can still demand to meet with HR to discuss the impact of the new schedule. This includes how long the new schedule will last, whether there will be additional pay for working weekends and whether there is a more equitable way to ensure coverage (e.g., a bidding system or the possibility of seeking volunteers before mandating the change). If an applicable MOU provision provides for additional pay for weekend work, management must provide it. If management is taking you off a standard 9/80, then they need to notify your Association of your new schedule and tell them the satisfactory reason for deviating from the traditional 9/80. Your Association should meet with HR and discuss the reason behind the change, including any objections you have to it. But if they have a legitimate business reason for the change, even if you disagree with it, it is not likely something that can be overturned by a grievance. In any event, reach out to your Association for help before the schedule is changed.

This is a specific violence hazard that you and your Association can report to the City and request an immediate remedy – e.g., a place to lock your belongings or permission to close your office door. Even without the new workplace violence prevention law, your Association has the right to negotiate over the impacts of the new office reconfiguration. Items to discuss would include safety, other potential break locations, noise mitigation, and inappropriate public access to confidential and other information located on your computer or your desk. Employee safety should be a top priority. Contact your employee organization leaders or professional staff for help.



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.

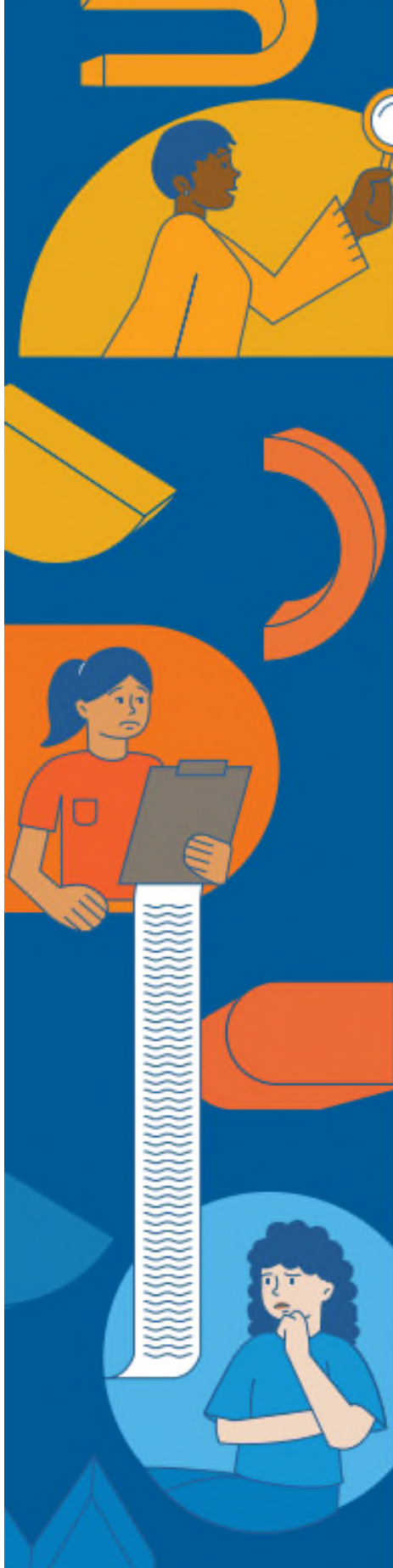
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“Recruiters, hiring managers [and] decision-makers have a problem they’re trying to solve, as quickly and easily as they can get it done.”



Susan Gygax, Talent Acquisition Consultant at Spectacle Talent Partners

”



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 Gygax

”



nextgen

SCHOLARSHIP



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HELP is dedicated to assisting and promoting our youth and members in our community to reach their highest level of potential. Higher education enables individuals to expand their knowledge and skills and improve one's quality of life. To assist and promote our youth and members reach their full potential, HELP has created our annual Delores Autry West Scholarship. The HELP Scholarship is only available to registered HELP members & their children.

[CLICK HERE TO APPLY](#)



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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.*

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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.

RECEIVE EXCLUSIVE DISCOUNTS

Access your members-only discounts in categories such as:



Apparel



Insurance & Protection



Automotive



Office & Business



Books, Movies, Music



Real Estate & Moving



Cell Phones



Sports & Recreation



Electronics



Tickets & Entertainment



Finance



Travel

**What Members
Are Saying:
New Products**

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

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

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

Enjoy preferred member pricing on some of your favorite brands and services.



AND MANY MORE!



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
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URL

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