

GE Consumer Finance
Signature LegalCare

If you think you won't
ever need an attorney...

You better think again!



imagination at work

*Brought to you by the
State of Georgia Flexible Benefits Program*

The worst time to look for an attorney is when you need one right away...

Recent studies have shown that you are 3 times more likely to require legal assistance than to be admitted to a hospital.¹

Consider just a few of these statistics...

- 88% of employees experience a legal event at least once a year.¹
- 56% of employees each year need the services of an attorney to purchase or refinance a home, buy a car, or rent an apartment.¹
- 32% of employees need legal services due to personal disputes such as traffic tickets.¹
- 38% of employees need help due to family-related events such as death, divorce or adoption.¹
- 52% of employees need an attorney to help them deal with estate planning and tax issues.¹

Legal advice is a need felt by all segments of the population. And it is growing every year. It is for this very reason that the value of a group legal services plan is increasingly being recognized as one of the most helpful and responsible benefits of the decade.

Signature LegalCare is proud to be a member of the GE Consumer Finance family of companies. With Signature LegalCare, you have the freedom and flexibility to deal with house closings, adoptions, divorce, wills, traffic violations, and more. Trustworthy plan attorneys can answer many of your questions over the phone.

Signature LegalCare is an insurance program that pays claims. In many instances, the plan will cover the entire cost of your attorney fees.

Along with the support of the State of Georgia Flexible Benefits Program we are pleased to offer you this valuable benefit. We invite you to explore our wide spectrum of legal services and unlimited legal advice all for a low monthly premium of \$7.50 per month for individual coverage and \$9.90 per month for family coverage, offered through Signature LegalCare.

1) [Http://www.benefitnews.com](http://www.benefitnews.com): Employee Benefit News, November, 2000 "Legal Problems Impair Employee Effectiveness."

Here are just some of the ways Signature LegalCare® is helping people just like you.

- **24/7 Emergency Access to an Attorney**
- **Unlimited Legal Advice by Telephone** – With Signature LegalCare, you can contact an attorney during normal business hours for any personal legal matter. An attorney is there to answer your questions and inform you of your rights – at no additional cost beyond your annual premium. Our members find having unlimited telephone access to an attorney to be one of the most valuable services Signature LegalCare provides.
- **Matrimonial Matters** – Going through a divorce or separation is a difficult time. The thought of attorney fees only adds to the stress. Let Signature LegalCare help you with those expenses.
- **Adoption** – Adopting a child may be one of the most important and exciting decisions you will make in your lifetime. Signature LegalCare makes the services of a qualified attorney affordable.
- **Debt Collection Defense** – This benefit may be applied for assistance with identity theft issues such as stolen credit cards, unauthorized Internet purchases, your SSN has been used to acquire a credit card, etc.
- **Wills & Trusts** – Do you need a Will or Living Will prepared or updated to protect your assets and your family? If so, now is the time to have it prepared or updated.
- **Consumer Protection** – Do you have questions regarding issues about a product or service you received? Have you been billed for something you haven't authorized? Signature LegalCare can help pay for attorney assistance in resolving these matters.
- **Real Estate Matters** – Moving into a new home is a wonderful and exciting time in your life. Let us help you enjoy it even more by helping with the closing costs.
- **Child Custody/Child Support** – Signature LegalCare will provide you with an experienced attorney to establish or modify a child custody, child support and/or visitation agreement.
- **And Many More!** – Please refer to the Schedule of Benefits on page 6.

Who does Signature LegalCare cover?

Signature LegalCare is available to all eligible State of Georgia employees. Coverage for your spouse and eligible dependents is also included if you enroll in family coverage. You, the employee, are the primary member of the plan. A dependent is eligible up to age 26, if he/she depends on you for support and is a full-time student. Once the dependent child has reached the limiting age, coverage will terminate on his/her date of birth.

Do it for yourself! Do it for your family!

The monthly premiums are \$7.50 per month for single coverage and \$9.90 per month for family coverage. If you elect Signature LegalCare coverage, your coverage will remain in effect for the entire plan year as long as you are an active employee with the State of Georgia and are paying premiums. A change in coverage election is not permitted during the plan year. You may elect to cancel your coverage only during the yearly open enrollment period or if you have a qualified change of status event. You will have the opportunity to change your election each year during the annual enrollment period.

Who will be my plan attorney?

Signature LegalCare recognizes that choosing an attorney is a personal decision. You can select an attorney yourself or, if you need help finding an attorney, Signature LegalCare has a national network of Participating Attorneys available to serve you, your spouse and your covered dependents. Our Participating Attorneys average at least 19 years of experience.

A list of the Participating Attorneys for your county and state can be obtained by calling the Signature LegalCare Customer Service Center or by accessing our Web site at **www.signaturelegalcare.com**. If you select a Participating Attorney, 100% coverage is available for all legal matters listed in the Schedule of Benefits as having a "Full" Coverage Level. If you choose an attorney who is not a Participating Attorney, you will be responsible for fees in excess of the scheduled benefit.

What legal services are covered?

General Definitions

Covered Person – Employees and their eligible dependents enrolled for insurance under the Signature LegalCare Plan.

Coverage Level – The word "Full" in the Coverage Level column means the legal fee for that legal service is fully paid if a Participating Attorney is used. An asterisk (*) indicates those legal services which are eligible for fee payments up to specified amounts, as shown. Fees beyond the maximum levels shown are the responsibility of the Covered Person.

Participating Attorneys have the option of excluding covered legal services they do not wish to provide. If a Participating Attorney excludes a legal service, which would be identified in the Participating Attorney Directory, coverage for that service is available at the non-network level. You may contact Signature LegalCare for a Participating Attorney Directory, when needed.

Family Coverage – A double asterisk (**) indicates those legal services which apply ONLY if Family Coverage has been elected.

Maximum Benefit for Non-Network Attorneys – This column indicates the maximum amount the Plan will pay if a non-network attorney is used. The Plan will pay \$17.50 per quarter hour up to the scheduled benefit maximum. The Covered Person will be responsible for any additional fees.

Legal Services Available (*terminology may vary by jurisdiction*)

Unlimited Telephone Advice – This benefit provides the opportunity for a Covered Person to discuss with an attorney any personal legal problems which are not specifically excluded under the Plan. The attorney will explain the Covered Person's rights, point out his or her options and, if needed, recommend a course of action. This service is available through an independent law firm referred to as the Preventive LegalCare Office (PLCO). *The Covered Person will not be billed for this service and there are no claim forms to be completed.*

Online Legal Content, Documents, and Tools – This service provides the opportunity for a Covered Person to research, educate themselves, and even take action on their everyday legal issues. Provided through our partnership with Nolo, one of the nation’s leaders in self-help legal content, this service will be accessible through the Signature LegalCare Web site and provides the Covered Person with unlimited online access to plain-English and easy-to-use legal information, explanations, interactive documents, and tools.

Reduced Fee Benefit– Covered Persons receive a Reduced Fee Benefit: a 25% Discount off Participating Attorneys’ usual and customary rates (UCR) - when a Covered Person’s “Attorney Office Work” benefit is exhausted or if the matter is not paid in full and has exceeded the Signature LegalCare Maximum Benefit.

Personal Injury Coverage– This benefit includes consultation and review for a Covered Person in connection with a personal injury claim as plaintiff. Participating Attorneys will evaluate all factors and determine, at the attorneys’ discretion, whether or not representation will be provided. If the Participating Attorney represents a Covered Person and any damages are recovered or a monetary benefit is received, a contingent fee of twenty-five percent (25%) will be assessed by the Participating Attorney for initial trial and/or settlement. Subsequent appeal proceedings will be capped at a thirty percent (30%) contingent fee. The Covered Person will be responsible for all non-attorney costs. The Covered Person is responsible for payment of attorney fees and for all litigation expenses associated with representation. Plan exclusions apply.

Schedule of Benefits

Coverage Level

Maximum Benefit for Non-Network Attorneys*

Administrative Hearings

The legal services required by a Covered Person at a municipal, county, state or federal administrative board, agency or commission for zoning or housing code matters and proceedings arising out of Social Security or Medicare Coverages **Full** \$210

Adoptions

The legal services required in any one adoption proceeding for all child(ren) and only where the final disposition is:

- A. Uncontested Relative or Stepparent Adoption, Judgment at Preliminary Hearing
 - 1. Without publication requirement, or **Full** \$350
 - 2. With publication requirement **Full** \$420
- B. Uncontested Foster Child Adoption, Judgment at Preliminary Hearing, or **Full** \$350
- C. Uncontested Non-Agency Adoption with Preliminary Hearing and Final Hearing, or **Full** \$420
- D. Uncontested Agency Adoption, or **Full** \$490
- E. Contested Adoption **Full** \$1,050

Attorney Office Work

(Limited to eight (8) hours per Benefit Year per Family Unit)

The legal services rendered as a result of a Covered Person’s personal visit to an attorney’s office for consultations, review or preparation of documents, or any other legal services required for which benefits are not (i) covered by the Plan, or (ii) excluded by the Plan. This Attorney Office Work benefit may not be applied to supplement benefits available under any other legal services covered by the Plan. **Full** \$17.50

ea. Qtr. Hour
up to Max
8 Hours

Consumer Protection

The legal services required for a Covered Person as plaintiff for the enforcement of guarantees, warranties, leases and other contracts pertaining to the lease or purchase of goods or services, where the final disposition of the dispute terminates:

- A. Representation without a civil suit being filed **Full** \$210
- B. After filing civil suit and ending in a settlement without court appearance **Full** \$280
- C. After filing civil suit and ending in a settlement with court appearance **Full** \$840
- D. By Court Judgment after court appearance **Full** \$1,400

Debt Collection Defense

A. Defense against contract claims and/or proceedings in executions without court appearance or the filing of pleadings and ending in a settlement	Full	\$280
B. Defense against contract claims and/or proceedings in executions with attorney representation at a trial, motion or hearing	Full	\$560
C. Defense against foreclosure of a real estate mortgage without court appearance or the filing of pleadings and ending in a settlement	Full	\$350
D. Defense against foreclosure of a real estate mortgage with attorney representation at a trial, motion or hearing	Full	\$630
E. Employee only personal bankruptcy by adjudication	Full	\$560
F. Employee and spouse personal bankruptcy by adjudication**	Full	\$630

**This benefit applies only if Family Coverage is elected.

Document Review and Preparation

The legal services rendered by an attorney in his/her office as a result of a Covered Person's visit to the attorney's office to review and/or prepare documents. This Document Review and Preparation benefit may not be used to supplement benefits available under any other legal services covered by the Plan.

A. Residential Lease Agreement (When Covered Person is the Lessee)	Full	\$100
B. Power of Attorney	Full	\$60
C. Deed	Full	\$70
D. Mortgage	Full	\$200
E. Promissory Note	Full	\$70
F. Time Sale Contract	Full	\$100

Estate Administration and Estate Closing

The legal services rendered by an attorney for assistance in the administration of a deceased Covered Person's estate, including the applicable property transfers and court appearance. Immediate family survivors must initiate a relationship with an attorney for estate administration and closing assistance no later than one month after which the last premium was paid.. **Full** \$240

Eviction Defense & Landlord/Tenant Matters

Advice, negotiations and office work prior to a lawsuit being filed and court representation after a lawsuit is filed for tenant related matters regarding the insured's primary residence **Full** \$560

Guardianship/Conservatorship

The legal services required to complete a:

- A. Testamentary or non-testamentary uncontested appointment and inventory
 - 1. Without first or other accounting **Full** \$250
 - 2. With first or other accounting **Full** \$400
- B. Testamentary or non-testamentary contested action **Full** \$1,050

Immigration

- A. Immigration application processing **Full** \$210
- B. The legal services required by a Covered Person for preparation and appearance at immigration hearings and proceedings **Full** \$250

Internal Revenue Service Audit

- The legal services rendered by an attorney as a result of a Covered Person's personal visit to the attorney's office after receiving notice of an IRS Audit.
- A. Consultation after notice is received **Full** \$420
 - B. Representation at audit prior to litigation **Full** \$910

Juvenile Court Proceeding

The legal services rendered by an attorney for the defense of a juvenile Covered Person resulting from a Misdemeanor criminal act that requires an appearance in the Juvenile Court.** **Full** \$700

**This benefit applies only if Family Coverage has been elected.

Matrimonial Matters as a Petitioner or Non-Petitioner

The legal services rendered by an attorney as required to reach final disposition of:

A. A separation agreement not in conjunction with an action for annulment or dissolution of marriage with or without property settlement, child custody, support or alimony without court appearance, or . . .	Full \$385
B. An uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) without child custody, support or alimony, or property settlement and without court appearance, or	Full \$735
C. An uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) with child custody, support or alimony, or property settlement and without court appearance, or	Full \$840
D. A contested annulment or dissolution of marriage with or without child custody, support or alimony, or property settlement	\$1,000* \$1,000

*Maximum benefit payment amount.

Modification or Enforcement of Child Custody or Child Support Matters

The legal services required by a Covered Person for child custody, child support, or visitation matters which are not in conjunction with a divorce, annulment, or separation proceeding

A. Legal services required by a Covered Person for the creation of a child custody, child support, or visitation agreement, or	Full \$280
B. Modification/enforcement of an uncontested child custody, child support, or visitation agreement, or	Full \$350
C. Modification/enforcement of a contested child custody, child support, or visitation agreement (up to 8 hours per event)	Full \$400
D. Additional Hours	Contracted Rate	Contracted Rate

Name Change

The legal services required for a change of a Covered Person's legal name.

A. One Covered Person, only	Full \$240
B. Each additional Covered Person named in the petition**	Full \$60

** This benefit applies only if Family Coverage has been elected.

Real Estate Matters

The legal services or the review of documents and the negotiations of terms necessary to conclude the final purchase and/or sale or refinancing of a one- or two-family dwelling which is the Covered Person's primary place of residence.

A. Sale only, or	Full	\$400
B. Purchase only, or	Full	\$500
C. Refinancing	Full	\$300

Traffic Charges

A. The legal services rendered by an Attorney for preparation and/or appearance in a Court and/or at an Administrative Hearing not involving DUI charges	Full	\$210
B. Advice and consultation regarding reinstatement of suspended driver's license	Full	\$210

Wills and Trusts

The legal services required by a Covered Person for the completion of a:

A. Simple Will, or	Full	\$75
B. Reciprocal Simple Wills for employee and spouse, or **	Full	\$100
C. Will with trust provision for dependent child(ren), or ...	Full	\$135
D. Reciprocal Wills with trust provisions for dependent child(ren) for employee and spouse, or **	Full	\$175
E. Codicil, or	Full	\$75
F. Living Will	Full	\$75
G. Durable Power of Attorney	Full	\$60

** This benefit applies only if Family Coverage has been elected.

Exclusions and Limitations

Not Covered

Any services or charges in connection with any of the following are not to be covered:

- A Administration hearings, consultations, civil or criminal legal actions any part of which i) involve the State of Georgia either as plaintiff or defendant, or any of its agencies or departments, or any of its insurers, or ii) are related to your employment, would exclude the entire action. This does not apply to administrative hearings for zoning or housing code matters.
- B All criminal felony or misdemeanor legal matters that involve the State of Georgia. This does not apply to misdemeanor legal services listed as Traffic Matters and Juvenile Court Proceedings in the Schedule of Benefits.
- C The Covered Person's participation in any business venture, including, but not limited to: proprietorships, partnerships, corporations, commercial endeavors, rental property, patents, copyrights or trademarks. A business venture is defined as any activity, which produces or is contemplated to produce revenue;
- D Preparing or filing income tax returns;
- E Federal Employers Liability Act, Admiralty, Workers' Compensation Law, or Unemployment Compensation claims;
- F Judicial appeal proceedings (except as provided for personal injury matters), group or class actions, intervention and amicus curiae filings;*
- G Charges for services involving defense of child support recovery or defense of driving under the influence of alcohol or drugs;
- H A civil action pursued in court where the Covered Person is a plaintiff. This exclusion applies only if the monetary amount of the suit would fall within the jurisdiction of a small claims court or its equivalent and involves matters under \$250; The Preventive LegalCare Office will give advice to a Covered Person on how to pursue a claim in such a court.*
- I Legal proceedings for which the Covered Person had consulted with or retained an attorney before coverage became effective;*
- J A legal proceeding in which both the plaintiff and the defendant are persons in the same family unit. This exclusion does not apply to legal services listed as Matrimonial Matters in the Schedule of Benefits.*

- K Defense of criminal charges against a Covered Person if any of the following has contributed to the cost of this coverage on behalf of that person: i) the victim of the crime, or ii) someone who is in the same family unit as the victim.*
- L Fines, title insurance costs, court costs, filing fees, subpoenas, assessments, penalties, expert witness fees, and other related expenses (e.g. facsimile, copy expense, postage, long distance phone charges, mileage, etc.);*
- M Charges in connection with any of the following:*

 - i) Other than the personal injury guaranteed contingent fees as defined, services where the attorney is to be paid by contingent fees, or the attorney's fee is provided by statute from a fund subjudice (e.g. personal injury);
 - ii) Services performed by an attorney who is related to the Covered Person by blood or marriage;
 - iii) Services not performed by an attorney. (Services performed by a paralegal under the direct supervision of an attorney will be treated as if performed by the attorney);
 - iv) Services furnished outside the United States.

- N Legal actions against Heritage Casualty Insurance Company or any of its parents or affiliated companies, agents, administrators, and subcontractors, or which involve disputes about this insurance.

** Legal advice can be provided but only through the Attorney Office Work Benefit or the Preventive LegalCare Office Telephone Advice Benefit.*

Maximum Attorney Fees - The maximum eligible reimbursement fee for attorney services is \$17.50 per quarter hour, up to the maximum stated in the Schedule of Benefits.

Court Awarded Fees - In the event the court awards attorney's fees in a matrimonial legal matter, the amounts payable under the Plan must be used to offset the attorney's total fees for such legal services.

How do I use Signature LegalCare after I enroll?

Step 1* You may call the Signature LegalCare Service Center any time. Customer Service Representatives are available to assist you between the hours of 8:00 a.m. and 9:00 p.m. Eastern Time, Monday – Friday by dialing **1-800-848-2012** (hearing impaired, 1-800-535-2348 TTY available between the hours of 9:00 a.m. and 6:00 p.m. Eastern Time) when a legal issue or concern arises. In emergency situations, the toll-free number can be used 24 hours a day, every day. Our Interactive Voice Response (IVR) system is also available 24 hours a day at the number listed above and offers the following options:

- Order a claim form
- Check the status of your claim
- Verify your membership in the Plan
- Order a Participating Attorney Directory

During the IVR session, you may choose to speak directly with a Customer Service Representative between the hours of 8:00 a.m. and 9:00 p.m., Eastern Time, Monday - Friday (except holidays) to obtain answers to other questions or to speak with a Preventive LegalCare Attorney.

Step 2* If you would like to talk with an attorney by phone, the Customer Service Representative will transfer you to an independent law firm known as the Preventive LegalCare Office (PLCO) so you can immediately discuss your legal issue.

Step 3* When you decide to visit an attorney, call your attorney or select an attorney from the Participating Attorney Directory and schedule an appointment. Take your claim form with you to the appointment.

Step 4*

After legal services have been rendered, a claim form must be completed and mailed to the Signature LegalCare Service Center. The Covered Member must sign the claim form. Most Participating Attorneys will accept assignment of benefits from Signature LegalCare Covered Members, eliminating the need for a Covered Member to file a claim form. The Participating Attorney will submit a fully documented claim form on the Covered Member's behalf. If a non-network attorney is used, the Covered Member is responsible for filing a claim form for reimbursement consideration.

Key Facts On Plan Administration

If any statement in this document conflicts with the applicable insurance contract, the contract will govern.

Only one benefit will be payable for all legal services arising out of a single cause of action or event resulting in the need for the legal services. Signature LegalCare will decide which benefit will be payable.

Claims are to be submitted for reimbursement consideration upon the completion of the legal service. Claims are considered for payment based on the legal service the attorney actually performed, not necessarily the service for which the attorney was originally retained.

Web Site

You may visit the Signature LegalCare Web site to obtain more information about your Plan. Our address is shown below:

www.signaturelegalcare.com

Upon visiting the Web site, you will be required to identify the name of your Plan Sponsor, State of Georgia, from the list of companies shown and to enter your password. The password for State of Georgia, is **43215**. You may receive the following information: Participating Attorney information, a printable Claim Form, Plan Specific information and general inquiries regarding Signature LegalCare. Due to the confidential nature of the information you are accessing, it is important that you do not share your company name and password with others.



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