



LegalShield/IDShield Benefit Booklet Copy

Protect Yourself and Family with LegalShield

The legal plan, administered by LegalShield, gives you direct access to a dedicated provider law firm for unlimited phone consultation on most personal legal issues including, but not limited to:

- **Estate planning:** standard wills, living wills, trusts, health and financial powers of attorney, advance directives, probate
- **Real estate:** sale or home purchase, mortgages, deeds, construction, foreclosures
- **Renter:** contract reviews, disputes with the landlord
- **Family law:** name change, divorce, separation, adoption (all uncontested)
- **Consumer protection:** billing disputes, tax audits, loan modifications, credit reports/repairs, etc.
- **Traffic:** Moving violations, speeding tickets, tragic accidents, property damage collection, and license restoration
- **Tax audit:** Receive consultation if audited by local, state, or federal government on your personal tax returns
- **Letters and phone calls on your behalf:** A phone call or letter on law firm letterhead can help quickly resolve disputes before they escalate. For example, faulty mechanic repair
- **Contract and document review:** Your provider law firm can review personal documents, for example, a home rental lease (up to 15 pages)
- **24/7 emergency access:** Live access to a provider lawyer for covered emergency services

In addition to unlimited phone consultation, your provider law firm will create a will, power of lawyer, and living will on your behalf and provide legal representation for traffic violations, uncontested divorce, consumer protection, civil litigation, and tax audits. Representation on most other personal legal matters receives a 25% discount off the provider law firm's standard hourly rate. Please see full plan details and limitations on your group website: <https://www.shieldbenefits.com/mariner-holdings>

For **\$10.48** per pay period, LegalShield provides affordable protection for you, your spouse, and your children.

IDShield



Is your identity protected? Every few seconds, someone has their identity stolen. Identity theft is a growing crime, and our identity theft protection benefit helps protect your identity.

Plan benefits include:

- Identity Fraud Protection Plan of up to \$1 million
- Financial account protection
- Identity and credit monitoring and threat alerts
- Child monitoring (Family Plan only)
- Full-service identity restoration by licensed private investigators
- Monthly credit score tracker
- Mobile app
- 24/7 emergency identity theft support

IDShield provides two options:

1. The *Individual Plan* is **\$4.98** per pay period
2. *Family Plan* for **\$9.98** per pay period. This plan provides data monitoring for dependent children under the age of 18, plus consultation and full-service restoration to dependent, unmarried children 18-26.

If you enroll in both benefits, a reduced monthly rate is applied. For more information, please visit. <https://www.shieldbenefits.com/mariner-holdings>

Pre-Paid Legal Services, Inc. ("PPLSI") provides access to legal services offered by a network of provider law firms to its members through membership-based participation. Neither PPLSI nor its officers, employees or sales associates directly or indirectly provide legal services, representation, or advice. See a legal plan contract for specific state of residence for complete terms, coverage, amounts and conditions. IDShield provides access to identity theft protection and restoration services, and plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner and eligible dependent children. Consultation and Restoration Services are available for eligible dependent children under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. All Licensed Private Investigators are licensed in the state of Oklahoma. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier. PPLSI is not an insurance carrier. This covers certain identity fraud expenses and legal costs as a result of a covered identity fraud event, with the amount of coverage dependent on the type of identity theft plan. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.