



New LegalShield and IDShield plans with additional benefits

GENERAL PLAN – BENEFITS AND PREMIUM

Q: What are the additional benefits to the Legal plan?

A: No enrollment fee in any state, the 15-day waiting period for traffic benefits have been waived and we have added Durable Power of Attorney for all covered members.

Q: What are the additional benefits for the IDS plan?

A: The most recent addition has been auto monitoring for Individual plans with Family plans to follow in the beginning of 2018. IDShield has continued to provide additional benefits throughout 2017, such as password vault, social media monitoring, monthly score tracker, and more.

Q: What is the price of the plans?

A: The legal plan is \$24.95 and IDS family plan is also \$24.95.

Q: What about the price of the individual plans for LegalShield and IDShield?

A: The price of the IDShield plan will remain \$9.95. LegalShield will no longer offer the Individual Legal plan. The individual legal plan is no longer available for new sales. Current individual legal plan members can keep their membership. We will not cancel or automatically upgrade existing individual legal plan members.

Q: Will there still be a waiting period of 90 days for family benefits?

A: Yes.

Q: Will Spanish Legal Plans have an increase?

A: No. There is no change to the Spanish legal plans. In states that offer the Spanish legal plan, the price will continue at \$19.95 price and the benefits do not increase.

Q: If I receive a traffic ticket today and I signup today can I use my traffic benefits?

A: The traffic benefits are available for covered matters the moment you enroll.

Q: If I got a speeding ticket 13 days ago, and join, will that ticket be covered?

A: A speeding ticket issued before the purchase of a membership is not covered under the member traffic benefits. Pre-existing conditions are covered with the preferred member hourly rate (minimum 25% discount off our Provider Lawyer's standard hourly rate).

Q: What is a durable power of attorney for financial matters? What is a good example of why it matters?

A: Absent a power of attorney, a court may be left to decide what happens to your assets and the court's decision may not be what you wanted. It's important to draft a durable power of attorney so the person or agent you assign can act on your behalf should you be unable to take care of your own financial matters. This document can give the person you have selected the power to make financial transactions, transact real estate, and other legal decisions on your behalf.

Q: Is completing a Durable Power of Attorney considered financial planning?

A: No, a Durable Power of Attorney is part of an individual's overall estate planning, and it focuses on financial matters. It is not the same thing as financial planning.

Q: Does my LegalShield membership provide a Medical and Financial Power of Attorney?

A: Yes, our current membership provides a Medical Power of Attorney and a Financial Power of Attorney to cover your medical and your financial matters in the future, should you become incapacitated. They can be two separate documents or may be combined in a single document by your Provider Law Firm.

Q: Will current members have a premium and benefit increase after the first of the year?

A: No, members who wish to increase their benefits can certainly do so. However, LegalShield will not be changing the premium and benefits of existing members at the first of the year.

Q: Regarding the premium and benefit increase beginning 1/2/18, will the increase apply to other memberships such as the Small Business Plans, Commercial Drivers Plans, Teachers Plans, Law Officers Plans or only the Individual/Family Legal and IDShield products?

A: No, only the LegalShield legal plans and the IDShield Family plan will increase.

Q: Will commissions increase with the premium increase?

A: No. The company is funding the LevelUP Qualification (LUQ), Performance Club Qualification (PCQ) and the Power Team Executive Director (PTED) bonuses, and the enhanced Business Solutions incentives as a result of the premium and benefit increase.

Q: Can members keep their current plan?

A: Yes.

Q: If I upgrade to the new LegalShield and IDShield plans, will there be a 90-day waiting period for new benefits?

A: A 90-day waiting period will apply to family benefits if your current plan does not already offer them.

Q: Will the legal plan provided in Spanish continue to offer the Individual Legal Plan?

A: No.

Q: Will the legal plan provided in Spanish have an enrollment fee?

A: No.

Q: Will you eventually remove the 90-day waiting period for the family benefits?

A: We are always improving and innovating. We continually review our products so we are providing what brings the most value to our Members and Associates.

Q: Will the Commercial Drivers plan still have a 10-day waiting period?

A: Yes.

Q: Will my spouse and I be required to have a family IDShield if we do not have minor children or can we each have an individual plan?

A: An individual plan is for one person; however, a member and spouse could have two individual plans if they prefer. We encourage couples to have a family plan however if they prefer separate memberships we respect their wish.

Q: Will the Associate enrollment fee be increasing?

A: No.

Q: What marketing material is available and where can it be located?

A: Associates can find digital material on <http://www.legalshieldondemand.com>. Login, and select the first tile called, "NEW! 2018 LS & IDS Plans." Flat sheets are designed to be personalized, downloaded and shared. Since flat sheets can be emailed or printed and shared we do not plan to produce "traditional" brochures.

Q: Is the increased benefits plan available in all 50 states?

A: Starting January 2nd, 2018 legal plans with increased benefits are available in 46 of 50 states. All states except North Carolina, New York and Nevada are online for the new increased benefit plan at the rate of \$24.95.

Q: When will the increased benefits plan be available in North Carolina?

A: In the state of North Carolina, we do not know when the new benefit plan will be available but we expect it soon. For now, and until further notice, the \$19.95 LegalShield Family plan continues to be available in North Carolina.

Q: When will the state of New York have the increased benefits plan available?

A: In the state of New York, we continue to offer the legal plan for \$15.95 or the more comprehensive plan for \$24.00. There has been no change in New York from 2017. There are no changes anticipated to New York soon.

Q: When will the state of Nevada have the increased benefits plan available?

A: In the state of Nevada, we continue to offer a basic plan starting at \$17.00 or an expanded plan offering more pre-trial time for \$26.00. There has been no change in Nevada from 2017.

Q: When will the state of Massachusetts have the increased benefits plan available?

A: In the state of Massachusetts, we continue to offer a basic plan starting at \$17.00 or an expanded plan offering more pre-trial time for \$26.00. There has been no change in Massachusetts.

EMPLOYEE BENEFITS & BUSINESS SOLUTIONS

Q: Will groups still be able to sell the Individual Legal Plan? If so, how long will this be available to groups?

A: Yes, groups will be able to offer the Individual Legal Plan for 90 days starting on January 2nd.

Q: Does the price of IDShield change for group members?

A: No, the price will continue at \$18.95/\$15.95 and \$8.95/\$8.45 for small and large group members, respectively.

Q: Why doesn't the price change on IDShield for group members?

A: The price for employee benefit groups is set in relation to our competitors.

Q: What is the price for LegalShield if sold to a group?

A: The LegalShield family plan price is \$23.95 for small groups and \$20.95 for large groups.

Q: What is the bundled price for groups if LegalShield and IDShield are both purchased?

A: The price is \$38.90 for small groups and \$33.90 for large groups purchasing the increased benefits family plans.

Q: Why is the price for the Legal product increasing for groups?

A: We are offering more benefits, and providing services not offered by our competitors.

Q: If I present the current plan to a group now, but they are not effective until after the first of the year will they have the premium and benefit increase or the current plan at the current price?

A: The group will have what was presented to them, even if the effective date is after the first of the year.

Q: If I have a group that wants to change to the premium and benefit increase plan when available, can I change their plan?

A: Client Services will work with you and your group to make this change.

Q: If a prospective new group has been quoted current pricing and will not enroll until late January, how long will we honor the current price before requiring new plan pricing?

A: The quotes you have provided prior to 1/2/18 will be honored for 180 days from the date of the quote, even though the effective date is after 1/2/18.

Q: Will groups be grandfathered in or not?

A: A current active group offering the previous benefits will be able to continue offering the same benefits to new employees.

Q: How long can I offer the current group pricing in 2018?

A: Beginning March 1st all new groups are to be presented with the increased benefits plan.

Q: How do I convert groups? Or should I convert groups?

A: Client Services will work with you starting on January 2, 2018 to convert any existing groups wishing to move to the new premium and benefits plan. An informed decision for each of your specific groups needs can be made once details surrounding the change are announced.

Q: What happens if I am working with a group and a competitor comes in at a lower price point?

A: Associates are empowered to offer the large group rate for groups with under 2,000 employees and receive lower commissions. We will continue to offer this competitive advantage to associates.