

Pre-Paid Legal Employee Benefit

Employers, how are you Attracting & Retaining Quality Employees?

As an employer, have you ever:

1. Had an employee take time off work for personal legal or identity theft related issues?
2. Lost productivity because of an employee's loss of focus on the job?
3. Had to deal with complicated administrative forms and deductibles with your employee benefits?

If you answered **yes** to any of these questions, we may be able to help.

With a Pre-Paid Legal plan, your employees will have direct toll free access to a carefully selected provider law firm for legal issues. With the Identity Theft Shield, they can rest assured knowing conspicuous activity on their credit report is being monitored. If their identity is stolen, we not only provide counsel, we'll work to restore their identity for them. This leaves them free to focus on their job, not their problems.

On Site Enrollment

At your convenience, a specially trained representative of Pre-Paid Legal will make an on-site visit and conduct benefits briefings and enrollment sessions with your employees.

For more information, please contact me.

Simple Administration

A Pre-Paid Legal plan is easy to implement. We know how difficult benefits administration can be, so we've made it easy for you.

1. No long-term contract
2. No claim forms
3. No deductibles
4. No time consuming administrative duties
5. No cancellation forms
6. Once a month billing
7. Electronic enrollment and paperless billing options
8. One rate for any size family
9. Portable benefits

Your employees simply enroll by completing the application and their coverage begins immediately.

Why Offer Prepaid Legal as a Benefit

Employees don't merely shop employers. They shop benefits. A Pre-Paid Legal plan gives you a competitive advantage for recruiting new employees and keeping them.

A proven concept in employee benefits:

Pre-Paid Legal is a leading provider of legal service plans in North America. A pioneer in the legal service plan industry in North America, we have the experience and proven service record to save you and your employee's time and money.

How the Legal Service Plan Works:

Members are served by a provider law firm, which has been carefully screened and selected by Pre-Paid Legal. To use the plan, members simply call their provider law firm directly at the toll-free number on their membership card when they have a legal question or problem. It's really that simple. Pre-Paid Legal does all the work; no flipping through a yellow-page style catalog for a qualified lawyer; no claim forms, no worries about being able to afford a lawyer – just peace of mind.

Identity Theft – America's Fastest Growing White Collar Crime:

On average, identity theft victims will spend \$1,500 in out-of-pocket expenses and an average of 175 hours in efforts to resolve the many problems caused by this crime. - Federal Trade Commission: *When Bad Things Happen to Your Good Name*, September 2002.

Help your employees take steps to protect their personal and financial well being with this exceptional product. Generally other identity theft plans will provide coverage for a specific credit card or bank account. We help your employee with all issues related to identity theft. Other plans will provide assistance, tell your employee how to handle certain issues, and provide them with forms, but we will actually do most of the work it will take to restore your employee's identity if it is stolen! Benefits include:

1. Credit Reports
2. Continuous Credit Monitoring
3. Identity Restoration

With the Identity Theft Shield you're backed by toll-free access to experienced professionals from a division of the world's leading risk consulting company, Kroll Background America.

Please visit our web site at www.caases.org for full information and exclusions that may apply.

FAQ's

1) Do you exclude coverage for employment-related issues?

Pre-Paid Legal gives your company the option of adding an amendment to the plan which prevents employees from using their Pre-Paid Legal membership for any employer/employee-related matter.

2) Who can use the plan?

The plan covers:

- The employee and spouse
- Their never-married children up to age 21 living at home
- Any unmarried dependent children of the named member or spouse under 23 years of age who are full-time college students. (Age limit for full-time college student does not apply in the state of Washington)

- Never-married children living at home to age 18 for whom the employee is legal guardian and
- Any dependent child, regardless of age, who is mentally or physically disabled.

3) How does a participant access an attorney?

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4) How do you propose to market the program to employees?

At your convenience, a specially-trained representative of Pre-Paid Legal will make an on-site visit and conduct benefits briefings and enrollment sessions with your employees. Enrollment works best if the presentation can be done at mandatory meetings such as a monthly staff meeting. Our representative will hand out information before the presentation to employees and conduct a brief 15-20 minute presentation that includes enrollment.

5) What will a new employee receive from Pre-Paid Legal Services, Inc.?

New employees will receive a new member packet at their home shortly after they enroll that includes a will preparation questionnaire, a brochure explaining how to use their membership, a contract outlining their benefits, a welcome letter from our CEO, and membership cards.

6) Is the plan portable?

Our plan is fully portable. If members are no longer eligible to continue their Pre-Paid membership through your company, they may choose to continue as an individual at the same group rate. They will have the option of automatic draft of their checking account or a monthly charge on their credit card.

7) Can coverage be cancelled at any time?

Yes, your employees may cancel their membership at any time.

8) What is your billing process?

Your Company will receive a monthly invoice with a listing of current members. When employees wish to enroll in a Pre-Paid Legal membership, simply have them complete a membership application and the payroll deduction authorization portion at the bottom. If employees wish to cancel their membership, simply mark their name off the invoice.

9) What services does your Customer Service Department provide?

Members can call Customer Service when they have questions about plan benefits, need Provider Law Firm information, have a change in address or need to add or delete someone from their plan.

10) How long has your Company been in business?

Founded in 1972, Pre-Paid Legal Services®, Inc., is the only company of its kind listed on the New York Stock Exchange and is a pioneer in the North American legal plan industry. We were one of the first companies in the United States organized

solely to design, underwrite and market legal expense plans. Pre-Paid Legal Services, Inc. provides access to quality legal services at cost effective rates across the country through our legal service network. Numerous Provider Law Firms and thousands of referral lawyers provide services across the continental United States, Hawaii, the District of Columbia, and the Canadian provinces of Ontario, Manitoba, British Columbia and Alberta.