

If you were sued, what would it cost you?

Standard vs Expanded Plan Coverage



For assistance in defense of civil suits and covered job related criminal charges.

During your first membership year, you have a predetermined amount of hours of your Provider Lawyer's time at no additional cost when you or your spouse is named defendant or respondent in a covered civil or criminal action filed in a court of law. The criminal action must be one which arises out of the direct performance of the covered person's employment activities. Your Provider Firm can advise you of the documents required to determine coverage under this benefit. Of the total allotted hours, some hours may be used for all legal services rendered in defense of the covered suit prior to actual trial. The remaining hours are available for actual trial time including covered criminal preliminary hearings.

Pre-Trial Coverage					
	Standard Legal Plan		Expanded Legal Plan (add \$10/mo)		
Year	Pre-Trial Time	Pre-Trial Savings*	Pre-Trial Time	Pre-Trial Savings*	Increase in Coverage
Year 1	2.5	\$750	17.5	\$5,250	\$4,500
Year 2	3	\$900	23	\$6,900	\$6,000
Year 3	3.5	\$1,050	28.5	\$8,550	\$7,500
Year 4	4	\$1,200	34	\$10,200	\$9,000
Year 5+	4.5	\$1,350	39.5	\$11,850	\$10,500

Trial Coverage					
	Standard Legal Plan		Expanded Legal Plan		
Year	Trial Time	Trial Savings*	Trial Time	Trial Savings*	Increase in Coverage
Year 1	57.5	\$17,500	57.5	\$17,500	\$0
Year 2	117	\$35,100	117	\$35,100	\$0
Year 3	176.5	\$52,950	176.5	\$52,950	\$0
Year 4	236	\$70,800	236	\$70,800	\$0
Year 5+	295.5	\$88,650	295.5	\$88,650	\$0

** Based on the rate of \$300/hr for Pre-trial and Trial Attorneys