



Note to client: Please add the **LegalShield** and **IDShield Plan** descriptions (below the line) to your employee benefits handbook, enrollment platform, or similar resource for which a short description is appropriate. If you would like to make modifications, please don't hesitate to contact your LegalShield representative.

Shield Yourself and Your Family with Legal and Identity Theft Protection

LegalShield Legal Protection

The legal plan, administered by LegalShield, provides you, your spouse or domestic partner, your parents and in-laws*, and eligible, unmarried dependent children up to age 26, with direct access to a dedicated provider law firm for a wide range of personal legal matters including, but not limited to:

- **Advice and consultation:** Demand letters, phone calls made on your behalf, legal research, and the ability to meet with your provider lawyer in-office or by phone.
- **Family law:** adoption and paternity, guardianship, name change, juvenile matters, prenuptial agreements, elder care, gender rights, immigration assistance, pet protection, reproductive assistance, and more.
- **Home:** Deeds, home sales or purchases, easements, landlord/tenant matters (tenant only), foreclosures.
- **Finance:** Bankruptcy, collection letters, billing disputes, tax audit and collection, personal property protection, consumer protection, and more.
- **Wills and Estate planning:** Wills, living wills, trusts, powers of attorney, and physician's directives.
- **Motor Vehicle:** Moving traffic violations, license reinstatement.

Additional benefits include contract and document review, 24/7 emergency access for covered emergencies, free legal forms, and a mobile app.

*Parents of the participant and/or participant's spouse are also eligible for advice, consultation, and document review for covered personal legal matters. They can receive the services available through the Elder Care Services of this Plan. Services include the preparation of a simple will and a Physician/Medical Directive.

IDShield Identity Theft Protection

The identity theft protection plan, administered by IDShield, covers you under the *Individual Plan* and can be extended to your spouse/domestic partner and dependent children under the *Family Plan*. * Benefits include but are not limited to:

- Monitors Personal Identifiable Information (PII), such as SSN, passport, driver's license, etc., and alerts you if any risk is detected.
- Assigns a licensed private investigator to help restore your identity to pre-theft status in the case of identity theft—including pre-existing events.
- Comes with an Identity Fraud Protection Plan, which can cover identity theft expenses up to \$3 million.
- Assigns identity theft specialists available for consultation and advice about any identity theft or online privacy concern.



- Protects multiple devices with anti-malware: the Individual Plan protects up to three devices; the Family Plan up to 15.
- Keeps your personal information off unauthorized websites and out of the hands of data brokers.
- Includes a Password Manager, Online Parental Controls, and a Virtual Private Network (VPN) that utilizes bank-grade data encryption to prevent hacking and turn public hotspots into secure Wi-Fi.
- Provides 24/7/365 emergency support and a mobile app, which you can use to check your monthly credit score, review identity threat alerts, and obtain emergency assistance.

Special Employee Rates

1. **LegalShield:** For \$15.80 a month, this benefit provides affordable protection for you, your spouse, and your children.
2. **IDShield** provides two options: an *Individual Plan* for \$5.80 a month and a *Family Plan* for \$10.70. The Family Plan includes monitoring for dependent children under age 18 and consultation and full-service restoration for children 18-26.
3. **Both benefits:** A monthly rate of \$21.60 for the *Individual Plan* or \$26.50 for the *Family Plan* is applied if you enroll in both benefits.

Visit www.shieldbenefits.com/younglife to learn more about these benefits.

*All legal services are provided by the Provider Law Firm and lawyers, not Pre-Paid Legal Services, Inc. ("PPLSI") nor any of its companies. The following items are not included in the legal services plan: any matter or dispute between any Covered Person and PPLSI, a Provider Law Firm, or the Employer; any matter covered by any insurance policy or other legal service plan; employment; patent, trademark, or copyright matters; any matters related to Native or First American tribes or tribal governments; requested service that lacks merit, is frivolous or would violate any ethical rule or law; services outside the 50 states of the United States; business or commercial matters; fines, court costs, filing fees, ad litem fees, penalties, expert witness fees, bonds, bail bonds and any out-of-pocket expense. IDShield provides access to identity theft protection and restoration services and is available at individual or family rates. A family plan provides monitoring services for eligible dependent children under 18 of the Named Member or Named Member's spouse or domestic partner. Consultation and Restoration Services are available for eligible dependent children under 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 due to a covered identity fraud event. See a Plan for complete terms, coverage, conditions, limitations, and family members who are eligible under the Plan.