

City of Lake Worth Beach
Group Legal Plan Evaluation
Effective Date: October 1, 2023



	Option 1				Option 2	Option 3			Option 4		
SERVICES	Legal Shield				Preferred Legal	US Legal			MetLife		
Coverage Eligibility	Employee, spouse/partner, and dependent children up to age 26				Employee, spouse/partner, dep children up to age 26, and household members	Employee, legal spouse, and unmarried dependent children up to age 26			Client's Discretion		
Waiting Period for Eligibility	None				None	Family Law, Foreclosure & Bankruptcy services is 120 days from effective date.			None		
ID Wallet Cards Provided?	Welcome letter with ID information mailed				Yes	Yes			N/A		
Member Access Service	Phone, Mobile App				Phone	Phone, Website			Phone, Mobile App, Chat, or Website		
Same Benefits in all States	Yes				Yes	Yes			Yes		
Claims Filing Required for Payment?	No				No	No			No		
Wills, Powers of Attorney and Living Trusts	Included				Included	Included. Living Trusts are available at the 33.3% discounted rate.			Included		
Simple Will with Minors Trust	Included				Included	Included			Included		
Family Law	Included in Enhanced Plan only - Contested Divorce, Representation for Child Custody & Support Orders				Included	Included up to 12 hours, then 33.3% discount: Contested Divorce, Child Custody, Support Orders, Spousal Support, Modification, Enforcement & Paternity			Included - Divorce Covered Only with 20 hour Divorce Package		
Debt Collection Defense	Included				Included	Included			Included		
Real Estate Matters	Included				Included	Included			Included		
Traffic Defense	Included				Included	Included			Included		
Demand Letters	Included				Included	Included			Included		
Document Preparation (Deeds, Mortgages, Promissory Notes)	Included				Included	Included			Included		
Document Review	Included				Included	Included			Included		
Chapter 7 Bankruptcy	Included				Included	Included			Included		
Employment Related Matters	Excluded				Excluded	Excluded			Excluded		
Defense of Civil Lawsuit (Admin Hearings, Civil Litigation & Incompetence Defense)	Included				Included	Included			Included		
Coverage for Pre-Existing Matters	Included				Included	Consultation, 33.3% Discounted Rate			Included		
Financial Planning and Tax Questions	Included				Included	Included. Personal tax preparation, all schedules and forms, for \$195 flat fee.			Included - Tax Preparation & Filing can be fully covered for an additional cost		
Property Damage/Personal Injury	Included				Included	Covered up to \$1,000 and then at a discounted rate.			Network Attorneys can provide services at reduced fees.		
DUI / DUI Criminal Matters	Excluded				Included	Included			Included		
IRS Audit Protection	Included				Included	Included			Included		
Minimum participation	None				None	None			None		
Monthly Rate	Base Plan - Legal Only	Enhanced Plan - Legal Only	Base Plan - With ID Theft	Enhanced Plan - With ID	Composite Rate	Tiered Rates			Base Plan	With/20hrs Divorce	With Tax Prep
Employee Only	\$23.75	\$27.75	\$22.00	\$26.00	\$9.95	\$18.75			\$18.00	\$19.50	\$19.25
Employee + Dependents	\$23.75	\$27.75	\$22.00	\$26.00	\$9.95	\$21.50			\$18.00	\$19.50	\$19.25
Rate Guarantee¹	4 Years	4 Years	5 Years	5 Years	Ongoing	5 Years			3 Years	3 Years	3 Years

¹All plans filed with the State of Florida and are subject to change

Legal Services	Plan Caveats and Highlights
Option #1 Legal Shield	<ul style="list-style-type: none"> • Additional Offering: ID Theft at an additional cost to be added to legal or as stand alone. This includes Parents eligible for advice through the Elder Care Services of this Plan. Services include preparation of a simple Will and a Physicians/Medical Directive • Estate Tax Planning, Tax Advice, Financial Planning not included. These services do not include the distribution of any assets outside of the United States • Charges of tax fraud or income tax evasion are not covered. This service does not include prosecuting a claim for the return of overpaid taxes or the preparing of any tax returns • Garnishments, attachments, appeals, or any other post judgment relief, trust returns, business or corporate tax returns, payroll and related returns, charges of tax fraud or income tax evasion are not covered. This service does not include prosecuting a claim for the return of overpaid taxes or the preparing of any tax returns • Debt collection/Bankruptcy defense is not available if a creditor is affiliated with the sponsor or employer, even if the employee or spouse chooses to reaffirm that specific debt
Option #2 Preferred Legal	<ul style="list-style-type: none"> • Additional Offering: Credit Analysis and Repair, Loan Modification/Foreclosure Defense, Expungement of Criminal Record, Incorporation and Homeowner Association/Condo Association disputes
Option #3 US Legal	<ul style="list-style-type: none"> • Additional Offering: Probate, Elder Law, Consumer-Seller Protection, Domestic Violence Defense, Insurance Law, Domestic Adoption, Name Change, Juvenile Court Defense, Immigration and ID Theft Restoration • Traffic violations: Only 1st DUI is fully covered. Subsequent DUIs covered at a discounted rate • Living Trust are available at the 33.3% discounted rate • Out-of-Network benefits must be pre-authorized and will require a claim form and proof of payment for member reimbursement
Option #4 MetLife	<ul style="list-style-type: none"> • Additional Offering: Legal Plan Plus Parents/Grandparents Coverage, \$23.00 Monthly and Legal Plan + Caregiving enhancement, \$18.75 monthly • Pre-exisitng matters Included unless the employee retained an attorney before becoming eligible for plan benefits