

Why United Legal Benefits?

A FAVORITE PLAN
AMONG EMPLOYEES

Your selection of United Legal Benefits as your legal benefit provider offers the following to your employees:

- Individual selection of an attorney –NOT just access to an unfamiliar attorney by phone.
- At enrollment, your employees choose a legal firm from the Plan attorney list. Members may contact that firm for legal advice over the phone or to make an appointment for a personal consultation.
- Unlimited use of defined benefits.
- Coverage includes member, spouse and eligible dependents at no extra cost.
- Quality representation. The United Legal Benefits Plan service providers are experienced law firms with attorneys who give employees sophisticated legal representation.

A comprehensive plan that includes legal services for the following:



- General advice and consultation
- Consumer relations and credit protection
- Preparation of simple wills and estate advice
- Civil action – Defendant or plaintiff
- Real estate transactions on primary dwelling
- Insurance matters
- Landlord/tenant disputes
- Traffic violations
- Family law – including uncontested divorces and adoptions
- Defense of juveniles
- Preventive law – handle minor problems before they become major legal issues



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The Group Legal Benefit Plan for Your Employees

United Legal Benefits

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Recruiting quality employees is becoming increasingly competitive. Retaining employees and fostering their productivity are key elements to the success of your business. Making jobs more attractive to current and potential employees through a comprehensive benefits package makes sense for your bottom line.

A recent survey reveals that the fifth most-requested employee benefit is a legal services plan.

Currently, over 100 million Americans are covered by legal plans – and the number is rising every day. Now is the time for your business to consider United Legal Benefits.

Why Offer Legal Benefits

One of every three Americans will face a legal problem in the next 12 months. Unfortunately, most people do not have a personal attorney to turn to when problems arise. Many of these people do not protect their legal rights because they don't know how or they think that it's too much trouble or expensive.

When situations like this arise, employees bring their problems to work and discuss them with co-workers and supervisors. Often, employees miss work to deal with legal problems. This distraction and absenteeism reduces your company productivity.

With the United Legal Benefits Plan, your employees will have peace-of-mind and an increased appreciation of their benefits package. You will protect your productivity and improve employee retention and recruitment.



THE ULB PLAN

The Plan CANNOT be used in employer/employee related matters

Controversies or any matters involving a member, spouse or dependents and any employer or participating sponsor are expressly excluded from the Plan.

Employer sponsored – Employee funded

As a sponsoring employer, you are making this benefit available to all of your employees at a discounted group rate. In most cases, the employees pay the monthly member fee.

The employer has the option of subsidizing some or all of the monthly fee.

Easy to administer

There are no claim forms, deductibles or co-payments to handle. The principal employer function is Plan sponsorship and payroll deductions, if applicable.

Lawyer on Retainer

The worst time to choose an attorney is after a problem has arisen – a rushed decision is not often the best decision. With the ULB Plan, each member has the opportunity to establish a working relationship with his/her selected attorney. General advice and consultation is included in the Plan.

Help employees save money

Employees no longer must bear the full burden of legal fees. ULB pays the attorney fees for legal services covered under our plan. Attorney fees for non-covered services are discounted at least 25% off the firms' usual hourly rates.

“Preventive” law

The ULB concept places emphasis on preventive law – handling situations before they become major problems.

Benefits that can be used – right away

Many types of employee benefits are not utilized until something goes wrong (for example injury or illness). The ULB Plan includes benefits that members can use to their advantage anytime – like the preparation of a simple will, general advice and consultation or adoption services.



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