

Inside:

United Legal Benefits: The Area's Premiere Provider of Group Legal Services.....2

Cutting Costs for Employees and Improving the Company's Bottom Line.....3

The Plan that Benefits Employer and Employee.....4

Group Legal Services and the Future of Employee Benefits

As we enter the new millennium, economic prosperity and resulting low unemployment have made recruiting and retaining quality employees increasingly competitive. Employers have been compelled to make jobs more attractive – this decade has seen the rise of “casual Fridays,” workplace childcare, and even “doggie day-care”

or employee pets. These benefits are popular for a variety of reasons: They save employees money; they reduce absenteeism; they give employees “peace of mind” and, in turn, increase business productivity. It's no wonder, then, that more employers are adding group legal services to their benefits packages.

Statistics show that, within one year, up to 30% of a workforce may have to deal with a legal situation. People at poverty levels may qualify for government funded legal aid programs and wealthy individuals may retain a personal attorney, but the average worker avoids seeking an attorney. Fears about high legal costs, misconceptions about their legal rights and anxiety about the legal system prevent them from getting the help they need.

Often, employees will bring their legal burdens to work with them, discussing them with co-workers and supervisors. Sometimes, employees miss work altogether to deal with legal problems. A legal benefits plan helps to alleviate this absenteeism and distraction, improves employee morale and increases productivity. Over 100 million Americans are currently covered by group legal plans and the number is growing every day.

Subscribers of United Legal Benefits, the Mid-Atlantic's most comprehensive legal benefits company, use the plan to meet a variety of legal needs, such as preparation of wills and other documents, family law including divorce and child custody, resolution of credit or warranty disputes, or court representation for real estate closings, civil issues and traffic violations. Employer providers cite the plan's low cost, ease of administration, and immediate utilization as added benefits to the overall cost-savings it provides.

Studies have shown that legal plans do not make society more litigious. Rather, many legal issues are resolved through prompt consultation and advice from an attorney. The practice of “preventive law” is a major component to the United Legal Benefits Plan.

The trend toward increased benefit packages is expected to continue and, no doubt, the marketplace will see the introduction of any number of unique and unusual employee perks. Increasingly critical to employee well being, legal protection is likely to emerge as one of the most important benefits an employer can provide.

Quick Facts

- One in three Americans will need a lawyer in the next 12 months
- Legal problems are often the cause of employee distraction, absenteeism and lost productivity in the workplace
- Legal benefit plans provide affordable access to legal advice and representation
- Over 100 million Americans are currently covered by legal benefit plans and the number is growing every day



UNITED LEGAL BENEFITS

The Mid-Atlantic's Premiere Provider of Group Legal Services

The national trend toward group legal benefits has seen the rise of a number of companies offering service plans. Often called "prepaid legal," these plans are generally point-of-access programs in which subscribers are provided with a 1-800 phone number and are referred to a different attorney each time they call. United Legal Benefits, which services our local market, offers a unique legal benefits plan – one in which every subscriber has a personal relationship with an attorney. No other legal benefits provider offers the range of services, attorney quality and personal relationships that are key components of the ULB plan.

Summary of Services

United Legal Benefits introduced its group legal plan in the Washington D.C. metropolitan area in March of 1991. Coverage is currently available to members in Maryland, Washington D.C., and northern Virginia. New ownership assumed management of ULB in June of 1999 and is planning to expand ULB service to southern Pennsylvania and Delaware within the year.

The Plan is typically sponsored by an employer and made available to their employees. A monthly subscriber fee is typically paid through payroll deduction. Neither employers nor subscribers need to file any claim forms or paperwork for legal service under the ULB Plan.

The United Legal Benefits Plan offers a comprehensive array of commonly needed legal services. Attorney fees are full covered by the Subscribers' monthly fee – no additional attorney's fees are charged for any service covered in the Plan.

The ULB Difference

- Comprehensive list of covered services for subscriber, spouse and dependents
- Subscribers choose their attorney and contact that attorney directly when legal needs arise
- Subscribers develop a personal relationship with their attorney
- Confidentiality is protected at all times

Covered services include, but are not limited to:

- General advice and consultation
- Preparation and periodic review of simple wills and contingent trusts
- Real estate transactions
- Credit matters
- Document review and explanation
- Traffic matters
- Family law – including uncontested divorces and adoptions
- Landlord/tenant disputes
- Consumer/seller matters
- Powers of attorney

The plan specifically excludes all legal matters relating to employer/employee disputes, grievances or workers' compensation issues.

United Legal Benefits Plan subscribers may choose their attorney and law firm from the United Legal Benefits provider list. They will receive a Summary of Services and a membership card, which will include their attorney's name and phone number. Any time a subscriber has a need for legal services covered under the plan, he or she simply calls that attorney directly, assuring efficient and confidential service.



Cutting Costs for Employees, Improving the Company's Bottom Line

Employees will appreciate the dramatic cost savings the United Legal Benefits plan provides. For a single monthly fee, which averages less than \$20, subscribers have access to the following services:

Legal Service or Need	Estimated Attorney Fees	
	ULB Subscriber*	Non-Subscriber**
General consultation and advice (by phone or in person)	0	\$125-\$175 per hour
Prepare a will with a contingent trust for minors, living will, medical durable power of attorney, and advance directives	0	\$400-\$500
Review and revision of will	0	\$150-\$250 per hour
Representation for uncontested divorce	0	\$500-\$750
– With attorney representation in court	0	\$500-\$1250
Assist with landlord/tenant disputes	0	\$150-\$250 per hour
Process uncontested adoption	0	\$400-\$800
Consumer complaint for defective merchandise or warranty dispute	0	\$150-\$300
Review financial contract or lease	0	\$150-\$250 per hour
Assist with credit disputes	0	\$150-\$300 per hour
Attorney fees to purchase home		
– For buyer	0	\$350-\$600
– For seller	0	\$300-\$500
Juvenile court appearance (first offense)	0	\$400-\$750
Personal injury (contingency fee based upon award amount)	25-33% of award	33-43% of award
DUI Representation (first offense)		\$1000-\$1500
– MVA hearing regarding license suspension	0	
– District Court appearance	\$500	

*See ULB Summary of Services for specific details of coverage.

** Fees may vary among attorneys.

The cost to utilize all of these services, as a ULB Subscriber for one year is approximately the same amount one might spend to talk to an attorney for an hour or two without the Plan.

The Plan That Benefits Employer and Employee

The obvious benefit of group legal service plans is that they provide employees with quick, easy access to a legal professional. The employee's access to quality legal advice and representation will relieve non-job-related concerns and result in increased productivity for employers.

The impact that a legal benefits plan has on morale is not to be underestimated. In a recent survey of employees, legal benefits were the fifth most requested job benefit. The United Legal Benefits Plan provides service to entire families (spouses and dependents) for a single subscriber fee. Peace-of-mind...knowing that they and their families are protected in legal emergencies, represented in day to day affairs and free of expenses that can overwhelm a budget...is an invaluable gift for an employer to provide, and yet any company can do so at no cost.



For more information about group legal benefits, call United Legal Benefits today at 1-800-546-1602 or 410-769-9770.



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