



USG Legal plan: New for 2017

The USG Legal plan can ease the stress of finding and paying for the right lawyer. This plan, offered through Nationwide® Insurance, provides support and protection for personal legal issues. With the USG Legal plan, you'll have:

- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help with navigating common individual or family legal issues

The value of a USG Legal plan

This benefit can save costly legal fees and provide coverage for:

Home and residential

Purchase/sale/refinancing of primary residence, vacation/investment home sale/purchase/refinancing, tenant dispute², tenant security deposit dispute², landlord dispute with tenant¹, security deposit dispute with tenant¹, construction defect dispute², neighbor dispute², noise reduction dispute², foreclosure²

Financial and consumer

Debt collection², bankruptcy (chapter 7 or 13)², tax audit², document preparation, consumer dispute², small claims court¹, mail order/internet purchase dispute¹, bank fee dispute¹, cell phone contract dispute¹, warranty dispute¹, healthcare coverage disputes and records¹, student loans¹

Estate planning and will

Will or codicil, living will, healthcare power of attorney, living trust document, probate of small estate¹

Auto and traffic

First-time vehicle buyer¹, vehicle repair/lemon law litigation¹, traffic ticket², serious traffic matters (resulting in suspension or revocation of license)², License suspension (administrative proceeding)²

Family

Separation¹, divorce^{1,2}, name change, guardianship/conservatorship², adoptions², juvenile court proceedings², prenuptial agreement²

General

Identity theft defense², civil litigation defense², incompetency defense², misdemeanor defense², mediation¹

¹ Limitations apply

² Subject to Managed Case Rules



WHO CAN BE COVERED?

- Employee
- Employee's spouse
- Employee's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to the end of the month of the child's 26th birthday, who are primarily dependent upon the employee for support

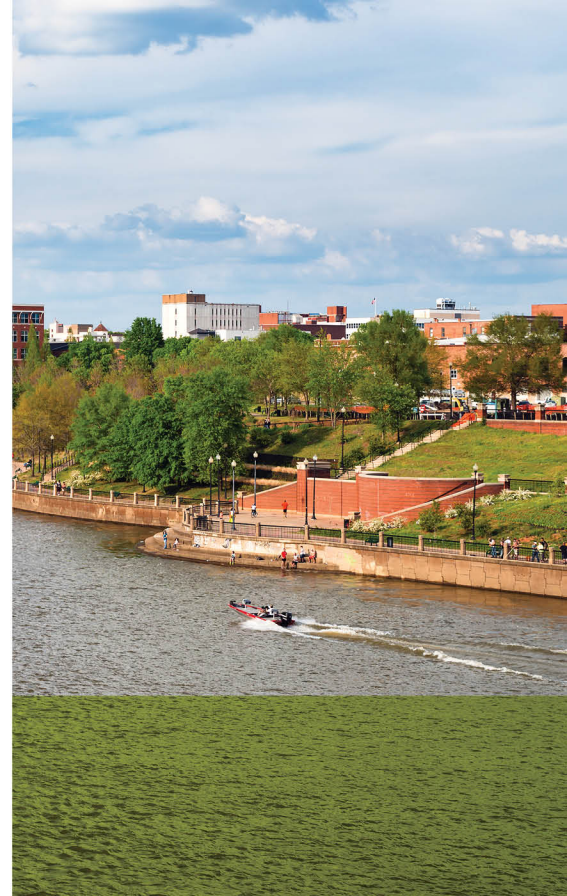


we provide · you decide

Monthly premium

\$16.96 monthly, via payroll deduction

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. If this benefit summary conflicts in any way with the Policy issued, the policy shall prevail. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5850 San Felipe, Suite 600, Houston, TX. This legal plan may not be regulated as insurance in some states. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except, HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2016



FIND OUT MORE

- Visit legaleaseplan.com/usg
- Call **1-800-248-9000** and say *University System of Georgia*