U.S. Legal Services
Providing legal benefit plans.

SENIOR PROTECTOR

In addition to the comprehensive legal services available through our other legal plans, this rider extends legal services in the specialized field of Elder Law to the Covered Individual. Elder Law attorneys will assist you with the many legal and other issues which confront seniors and retirees and parents of our members. Elder law attorneys can advise you on the laws in your state and assist you in all the coverage areas of Part I. Elder Law Attorneys could also be of assistance if your net worth or your asset structure is unusually complex. Your legal plan has contracted with this sector of the bar in anticipation of your specific needs in this area of law.

Which of my family members can benefit from the Senior Protector Plan?

If you are buying the plan to help care for senior family members, you can use the plan for matters related only to your parents, grandparents, spouse's parents and spouse's grandparents.

What legal services are offered?

Legal Advice and Consultation

- Telephone Legal Access Services
- Telephone Legal Assistance with preparation of documents
- Elder Fraud and Schemes
- Planning for Incapacity
- Health Care decisions
- Financial Planning
- Debt and Consumer Counseling
- Estate Planning, Wills, Trusts and Living Trusts
- Medicare and Private Health Insurance
- Medicaid

Legal Representation

If a matter requires an in-office visit, you can meet with a Network Attorney and you are guaranteed a reduced fee of at least 33 1/3% off the attorney's normal hourly rates.

To use a Network Attorney:

- Call into U.S. Legal's toll-free number, 800-356-LAWS, and tell the CSR you need an attorney for a Senior Protector Issue. The CSR will assign you an attorney with experience in the area of your legal issue.
- Contact the attorney to make an appointment. Identify yourself as an U.S. Legal member.
- Ask the attorney what material you should bring to your appointment.
- The attorney will provide the needed services.
- The Network Attorney will bill you directly at the discounted rate.

What Financial Tax Planning Services are available?

With personal financial counseling, members have access to:

• Toll-free, confidential telephone access to an experienced financial planner
• One-on-one counseling – with no sales pitches
• Planners who are familiar with all areas of financial planning
• Assistance in integrating all resources into an overall financial plan
• Personalized reports on topics such as Investment for Retirement, Asset Allocation and College Funding.

Identity Theft Services

You will have toll-free access to an Identity Theft Case Manager who will:

• Explain what identity theft is and how to prevent it
• Provide resources to minimize and recover from identity theft
• Explain relevant plan coverage
• Monitor and follow-up on the situation

What are the Independent Living services?

You can receive assistance in planning for your own or your senior family member's immediate or future adult care needs through toll-free, telephone access from Adult Care Specialists. They can assist plan members in matters relating to:

• Nursing homes
• Home health care
• Long distance caregiving
• Emergency and respite care
• Discharge planning
• Residential care
• Housing options
• Senior centers
• Caregiver issues and concerns

• Adult daycare
• Long-term care insurance
• Transportation services
• Medicare and Medicaid
• Social Security
• Community services
• Funeral planning
• Grief and bereavement
• Hospice services
• Meal delivery programs

Adult Care Specialists conduct a comprehensive intake and needs assessment with plan members. Once the specialist has fully assessed your needs, you will be provided with a basic overview of the types of providers and resources available.

Which insurance company makes the Legal Plan available to me?
U.S. Legal Services, Inc. underwrites and administers the Family Protector Legal Plan. The Family Protector is recognized nationally by consumer groups as one of the broadest and most comprehensive legal plans in the industry.

Your Rates are listed below.
Note: These premiums will be deducted on a post-tax basis

	10-MONTH (20 deductions)	11-MONTH (24 deductions)	12-MONTH (26 deductions)
USL SENIOR PROTECTOR	$4.65	$3.87	$3.58

Client Organizer and Checklist

By virtue of becoming a member of this plan you are entitled to receive a Client Organizer and Checklist. This document has been prepared for your use by attorneys who specialize in Elder law and Taxation. The areas of Elder law and Taxation cover a wide variety of issues that older Americans and their children must deal with and will serve as a quick reference by you of the foregoing summary of areas of the law that you are entitled to consult. This Organizer has been designed to achieve maximum efficiency. The Organizer is divided into general areas of law so as to be of its best help to you in evaluating your own circumstances and at the same time readily and efficiently allows you to be able to give to your attorney the information that he or she will need to advise you as best as is possible.

When you receive the Organizer, please familiarize yourself with its contents and make arrangements to keep it permanently secured in a safe place where you would normally keep your other important records. This Organizer is best utilized prior to calling the attorney. When you need to discuss a problem or matter with your attorney, please refer to your Organizer and to the general area of concern that is reflected in the table of contents of the Organizer. Please review the questions therein and be prepared to give those answers to your attorney when you call.

WILL & TRUST PLANNER - Your membership in this plan also entitles you at no cost to receive a **free** Will & Trust Planner. This document has been prepared by our attorneys and will enable you to decide if you need a will or trust, or, whether you need to update or change an existing will or trust.

NOTE: This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in the certificates of coverage. Certificate(s) of Coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of Coverage are document(s) issued by the insurance company for benefits registered with the State of Florida. These documents are available for the benefits you selected during Open Enrollment or as a new employee. To view or print a copy of a Certificate of Coverage for any benefit, log on to **www.dadeschools.net**. Click on the "Employees" tab. Then look for "Frequently Viewed Sites" to the right of the page. Click on "2010 Employee Benefits." Your Certificate(s) of Coverage will be located under your tab (i.e., M-DCPS Employees, Retirees, Part-Time Food Service or COBRA). If you prefer to have a hard copy mailed to your home address, please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS Web site under "Important Phone Numbers."

www.uslprotects.com/members/family_defender/mdcps
800-356-LAWS