

GE Consumer Finance
Signature LegalCare®

a benefit of Heritage Casualty Insurance Company

If you think you won't
ever need an attorney...

You better think again!



imagination at work

*Brought to you by the State of
Rhode Island and
Providence Plantations*

The worst time to look for an attorney is when you need one right away...

Prepare yourself with the comprehensive benefits and resources of Signature LegalCare®.

Consider these statistics from a recent survey:¹

- Workers are 3 times more likely to be involved in a legal dispute than to be admitted to a hospital.
- 88% of workers surveyed experienced at least one legal event in a year.
- 56% of respondents experienced a legal event for personal property issues, like refinancing a home, renting an apartment, and buying a car.
- 32% had personal disputes, like traffic tickets.

¹Elswick, Jill. 2000. "Legal Problems Impair Employee Effectiveness." Employee Benefit News. <http://www.benefitnews.com>.

Signature LegalCare is a group legal services program that pays or reimburses your legal fees. In many cases, the Plan covers the full amount.

Signature LegalCare is a part of the GE Consumer Finance portfolio of products, bringing you extra peace of mind from one of the world's most respected companies. With Signature LegalCare, you have the freedom and flexibility to deal with your personal legal issues on your terms. With our network of Participating Attorneys, you can find support for a wide range of legal matters. Many simple matters can even be handled over the phone.

We are pleased to offer you this valuable program at this affordable group rate arranged for State of Rhode Island employees:

Single Coverage: \$5.80 per month
Family Coverage: \$7.75 per month

Here are some of the ways Signature LegalCare® can help you.

- 24/7 **Emergency Access** to an experienced attorney
- **Telephone Advice** from Participating Attorneys to resolve simple legal matters and sort through options for handling more complex matters
- Creating a family through **Adoption**
- Assisting with **Debt Collection Defense**
- Representing you as **Defendant in a Civil Action**
- **Document Preparation and Review**
- Managing the property and affairs of an elderly or disabled person through **Guardianship and Conservatorship**
- Appearing in **Juvenile Court Proceedings** on behalf of your minor child (available only with family coverage)
- Handling fees for divorce and other **Matrimonial Matters**
- Preparing and updating **Wills and Trusts**

Who does Signature LegalCare cover?

Signature LegalCare is available to all eligible State of Rhode Island employees. You may include coverage for your spouse and dependent children if you elect the family coverage option. Dependent children are eligible for coverage to the age of 19 or up to age 23 if a full-time student.

Who will be my attorney?

We recognize that choosing an attorney is a personal decision. That's why we offer you complete freedom to choose the attorney you prefer to handle your legal matters. If you don't have a personal attorney, however, we've done a lot of the legwork for you and have established a national network of experienced Participating Attorneys who have agreed to provide services at a negotiated rate, often at no additional cost to you. You can search for a Participating Attorney on the Signature LegalCare website or request a directory of Participating Attorneys in your area through the Signature LegalCare Customer Service Center. If you select a Non-Participating Attorney, the Plan will reimburse you up to a maximum amount. The amount the Plan covers for both Participating Attorneys and Non-Participating Attorneys is identified in the Schedule of Benefits, below.

Do it for yourself! Do it for your family!

Schedule of Benefits

Definitions

Attorney A person licensed to practice law in good standing in the jurisdiction in which he/she provides legal services.

Benefit Year/Plan Year The period for which the Plan provides coverage, usually one (1) year.

Company Heritage Casualty Insurance Company

Contract Holder State of Rhode Island.

Covered Person A person who is enrolled in the Plan either as a Participant or as a Qualified Dependent.

Family Unit A Participant and his or her Qualified Dependents enrolled in the Plan.

Included Employer A corporate affiliate of the Contract Holder that is included in the Contract Holder's Signature LegalCare coverage.

Non-Participating Attorney An Attorney who has not entered into an agreement to participate in the Signature LegalCare Plan and provide legal services at the Plan's rates.

Participant A State of Rhode Island employee who is enrolled in the Plan. This person is responsible for payment of the premium for the Plan.

Participating Attorney An Attorney who has entered into an agreement with the Company to participate in the Signature LegalCare Plan and provide legal services to Covered Persons at the Plan's rates.

Qualified Dependent A person who is eligible for enrollment in the Plan as a dependent of a Participant according to the Contract Holder's rules.

Ancillary Services

Telephone Advice This benefit provides the opportunity for a Covered Person to discuss with an Attorney personal legal problems that are not specifically excluded under the Plan. The Attorney will explain the Covered Person's rights, point out his or her options, and, if needed, recommend a course of action. This service is available through an independent law firm referred to as the Preventive LegalCare Office ("PLCO"). The Covered Person will not be billed for this service, there is no limit to how often the service is used, and there are no claim forms to be completed.

Reduced Fee Benefit For legal fees that are not otherwise covered by the Plan (e.g., the Covered Person's "Attorney Office Work" benefit is exhausted or the matter is not a paid-in-full benefit and the attorney fees have exceeded the Plan's maximum benefit amount), a Participating Attorney who elects to provide this benefit will charge his/her fees at a rate at least twenty five percent (25%) less than his/her usual and customary rate ("UCR"). The Plan exclusions apply.

Maximum Contingent Fee Benefit For any matter that is not otherwise covered by the Plan and for which a Participating Attorney who elects to provide this benefit normally charges a contingent fee (common for personal injury claims and other matters for which a Covered Person as a plaintiff anticipates being paid or awarded a large sum of money), the Participating Attorney will charge no more than the following maximum percentages:

- Twenty five percent (25%) for all activities up to and including initial trial or settlement (including consultation and review)
- Thirty percent (30%) for all activities relating to the appeal of an initial judgment, including appellate hearing and settlement

These limits apply to the attorney's fees, only, not to other costs not normally included as part of the Participating Attorney's professional fees. Plan exclusions apply.

Legal Services

For services provided by a Participating Attorney, the Plan covers the amount in the “Participating Attorney Coverage Level” column in the following table. “Full” coverage means that the attorney’s fee for the legal service is paid in full. Otherwise, the Plan covers the attorney’s fee up to the amount identified and the Covered Person is responsible for any additional fees. For services provided by a Non-Participating Attorney, the Plan will reimburse the Covered Person for the attorney’s fees up to the amount in the “Maximum Benefit for Non-Participating Attorneys” column. The Covered Person is responsible for any additional fees. A double asterisk (**) indicates those benefits that are covered only if the Participant elects family coverage.

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage <u>Level</u>	Maximum Benefit for Non- Participating <u>Attorneys</u>
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Adoptions

(Limited to one per Benefit Year per Family Unit)

The legal services required in any one adoption proceeding for all child(ren) where a Covered Person is the adopting party and only where the final disposition is:

Uncontested relative or stepparent adoption, judgment at preliminary hearing

02A	1. Without publication requirement	Full	\$	350
02B	2. With publication requirement	Full	\$	420
02C	Uncontested foster child adoption, judgment at preliminary hearing	Full	\$	350
02D	Uncontested non-agency adoption with preliminary hearing and final hearing	Full	\$	420
02E	Uncontested agency adoption	Full	\$	490
02G	Contested adoption	Full	\$	1,640

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
	<p><u>Attorney Office Work</u> <i>(Limited to four hours per Benefit Year per Family Unit)</i></p>		
25A	<p>The legal services rendered as a result of a Covered Person's personal visit to an Attorney's office for (a) consultations, (b) review or preparation of documents, or (c) any other legal services for which benefits are not (i) otherwise covered by the Plan, or (ii) excluded by the Plan. This Attorney Office Work benefit may not be applied to supplement benefits available under any other legal services covered by the Plan.</p>	Full	\$ 17.50 for each quarter hour
	<p><u>Criminal Trial Defense</u> <i>(Limited to one per five Benefit Years per Family Unit)</i></p>		
	<p>The legal services rendered by an Attorney to conduct a trial subsequent to a Covered Person's entering a final plea of not guilty to a misdemeanor or felony charge</p>		
07A	For each day of trial requiring the Attorney's appearance in court	Coverage up to \$300	\$ 300
07B	Up to 40 days for a single trial	Coverage up to \$12,000	\$ 12,000

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	<u>Participating Attorney Coverage Level</u>	<u>Maximum Benefit for Non-Participating Attorneys</u>
	<u>Debt Collection Defense</u> <i>(Limited to two per Benefit Year per Family Unit)</i>		
08A	Defense against contract claims and/or proceedings in execution without a court appearance or the filing of pleadings and ending in a settlement	Full	\$ 280
08B	Defense against contract claims and/or proceedings in execution with a court appearance at a trial, motion, or hearing	Full	\$ 560
08C	Defense against foreclosure of a real estate mortgage without a court appearance or the filing of pleadings and ending in a settlement	Full	\$ 350
08D	Defense against foreclosure of a real estate mortgage with a court appearance at a trial, motion, or hearing	Full	\$ 630
08E	Personal bankruptcy by adjudication for the Participant, only	Full	\$ 560
08F	Personal bankruptcy by adjudication for the Participant and his/her spouse**	Full	\$ 630

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
	<p><u>Defendant Civil Action</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p> <p>The legal services required for a Covered Person as defendant after court action has been initiated in a civil damage suit, either personal or real, not involving debt collection, claims arising out of vehicular or boat accidents, or claims that are covered by other insurance</p>		
11A	After suit is filed, the action is settled prior to serving an answer on defendant's behalf	Full	\$ 280
11B	After suit is filed, an answer is served and ending with a court appearance	Full	\$ 840
11C	By court judgment after a court appearance	Full	\$ 1,400

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage <u>Level</u>	Maximum Benefit for Non- Participating <u>Attorneys</u>
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Document Review and Preparation

The legal services rendered by an Attorney in his/her office as a result of a Covered Person's visit to the Attorney's office to review and/or prepare documents. This Document Review and Preparation benefit may not be used to supplement benefits available under any other legal services covered by the Plan.

62E	Power of attorney	Full	\$	60
62B	Deed	Full	\$	70
62C	Promissory note	Full	\$	70
62D	Residential lease agreement (when the Covered Person is the lessee)	Full	\$	70
49A	Affidavit	Full	\$	108
50A	Time sales contract	Full	\$	36
51A	Warranty	Full	\$	36

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
	<p><u>Driver's License Suspension</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p> <p>The legal services rendered by an Attorney for preparation for and/or appearance in a court or at an administrative hearing where a Covered Person's driver's license is subject to suspension or revocation because the infraction initially charged is that of reckless driving or other major violation not involving DUI and the final plea is:</p>		
33A	Guilty or no contest	Full	\$ 385
33B	Not guilty	Full	\$ 1,050
	<p><u>Estate Administration and Estate Closing</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p>		
14A	The legal services rendered by an Attorney for assistance in the administration of a deceased Covered Person's estate, including the applicable property transfers and court appearance	Coverage up to \$240	\$ 240

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
	<p><u>Eviction Defense</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p> <p>The legal services required to negotiate for and/or defend a Covered Person as a tenant in an eviction proceeding</p>		
15A	Without a court appearance	Full	\$ 280
15B	With a court appearance	Full	\$ 840
	<p><u>Guardianship/Conservatorship</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p> <p>The legal services required to complete a(n):</p>		
17A	Uncontested appointment and inventory without an accounting	Full	\$ 300
17B	Uncontested appointment and inventory with an accounting	Full	\$ 480
17C	Contested appointment	Full	\$ 1,050
	<p><u>Habeas Corpus</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p>		
18A	The legal service rendered by an Attorney to produce a writ to bring a detained Covered Person before a judge to justify his/her detention	Full	\$ 300

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
	<p><u>Immigration/Naturalization</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p>		13
19A	The legal services required by a Covered Person for preparation of immigration applications and appearance at immigration or naturalization hearings and proceedings	Full	\$ 360
	<p><u>Juvenile Court Proceeding**</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p>		
22A	The legal services rendered by an Attorney because a Covered Person's actions necessitate the Attorney's appearance at a criminal proceeding for a juvenile in a family court	Full	\$ 700

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage <u>Level</u>	Maximum Benefit for Non-Participating Attorneys
	<p><u>Matrimonial Matters as a Petitioner</u> <i>(Limited to one per Benefit Year per Family Unit)</i></p> <p>The legal services rendered by an Attorney to the Participant, only, as the petitioner as required to reach the final disposition of:</p>		
28D	Property settlement or separation agreement not in conjunction with an annulment or dissolution of marriage	Full	\$ 385
28E	Uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) without property settlement or separation agreement	Full	\$ 630
28F	Uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) with property settlement or separation agreement	Full	\$ 840

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage <u>Level</u>	Maximum Benefit for Non-Participating Attorneys
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Matrimonial Matters as a Non-Petitioner

(Limited to one per Benefit Year per Family Unit)

The legal services rendered by an Attorney to the Participant, only, as the non-petitioner as required to reach the final disposition of:

29H	Property settlement or separation agreement not in conjunction with an annulment or dissolution of marriage	Full	\$ 385
29I	Uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) without property settlement or separation agreement	Full	\$ 630
29J	Uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) with property settlement or separation agreement	Full	\$ 840

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
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Modification or Enforcement of Divorce or Separation

(Limited to one per Benefit Year per Family Unit)

The legal services rendered by an Attorney to a Covered Person in connection with modification or enforcement (including an action for contempt) of a valid final dissolution of marriage with respect to child custody, visitation, alimony, child support, or separate maintenance

30A	Uncontested modification or enforcement without a court appearance	Full	\$	280
30B	Contested modification or enforcement ending in a settlement without a court appearance	Full	\$	350

Name Change

(Limited to one per Benefit Year per Family Unit)

The legal services required for a change of a Covered Person's legal name

34A	One Covered Person, only	Full	\$	240
34(6)	Each additional Covered Person named in the petition**	Full	\$	60

SCHEDULE OF BENEFITS

Office Use	<u>Covered Benefit</u>	Participating Attorney Coverage Level	Maximum Benefit for Non-Participating Attorneys
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Tenant Negotiations

43A	The legal services rendered by an Attorney to draft correspondence and negotiate for a Covered Person as a tenant with regard to landlord/tenant issues	Full	\$ 210
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Wills and Trusts

The legal services required by a Covered Person for the completion of (a):

44A	Simple will	Full	\$ 75
44B	Reciprocal simple wills for the Participant and his/her spouse**	Full	\$ 100
44C	Will with trust provision for dependent child(ren)	Full	\$ 130
44D	Reciprocal wills with trust provisions for dependent child(ren) for the Participant and his/her spouse**	Full	\$ 175
44E	Codicil	Full	\$ 75
44F	Living will	Full	\$ 75
44G	Durable power of attorney	Full	\$ 60

**These benefits are covered only if the Participant elects family coverage.

Exclusions

The Plan does not cover services or charges in connection with any of the following:

1. The participation in any business venture, including, but not limited to: proprietorships, partnerships, corporations, commercial endeavors, rental property, patents, copyrights, and trademarks. A business venture is any activity that produces or is contemplated to produce revenue.
2. Preparing or filing income tax returns
3. Workers Compensation law, Unemployment matters, Admiralty, Federal Employers Liability Act
4. Judicial appeal proceedings (except for Maximum Contingent Fee Benefit), group and class actions, intervention, and amicus curiae filings
5. A civil action pursued in court where a Covered Person is a plaintiff and the monetary amount of the suit falls within the jurisdiction of a small claims court or its equivalent. The Preventive LegalCare Office will give advice to the Covered Person on how to pursue a claim in such a court.
6. Consultations and civil and criminal legal actions, any part of which: (a) involve the Contract Holder or any Included Employer or (b) relate to your employment (including any claims under ERISA)
7. Legal actions that involve the Company or any of its parents or affiliated companies, agents, administrators, and subcontractors or that involve disputes about this insurance (including breach of fiduciary duty under ERISA)
8. Legal proceedings for which the Covered Person consulted or retained an attorney prior to becoming covered under this insurance
9. Legal proceedings in which both the plaintiff and the defendant are persons in the same Family Unit. This does not apply to Legal Services listed as Matrimonial Matters in the Schedule of Benefits.
10. Services to a spouse or dependent against the Participant
11. Defense of criminal charges against a Covered Person if any of the following has contributed to the cost of this insurance on behalf of the Covered Person: (i) the victim of the crime, (ii) someone who is in the same Family Unit as the victim
12. Charges for services involving defense of driving under the influence of alcohol or drugs
13. Fines, title insurance costs, court costs, court appointed attorneys, filing fees, subpoenas, assessments, penalties, expert witness fees, and other related expenses (e.g., facsimile, copy expense, postage, long distance phone charges, mileage, etc.)
14. Services where the attorney's fee is provided by statute from a fund subjudice or paid by contingent fee (e.g., personal injury)
15. Services performed by an attorney who is related to the Covered Person by blood or marriage
16. Services not performed by an Attorney. Services performed by a paralegal under the direct supervision of an Attorney will be treated as if performed by the Attorney.
17. Services provided outside the United States

18. Any legal proceeding in which the Covered Person is entitled to legal representation or reimbursement for the costs thereof from any source other than this insurance (subject to Coordination of Benefits provisions)

How do I use Signature LegalCare after I enroll?

Review the Plan Benefits When you enroll, we will send you a summary of the Plan benefits. Full details, including the benefits, coverage amounts, and other terms of the Plan are also posted on the Signature LegalCare website (see below). Review the benefit descriptions and other terms of the Plan carefully so that you can take full advantage of the services available to you.

Find an Attorney When you decide to see an attorney, select a Participating Attorney from the Directory or call any other Attorney of your choice and schedule an appointment. Most attorneys will discuss your matter with you in an initial consultation and recommend a course of action. Make sure that you have a clear understanding of your Attorney's fee arrangements before you retain him/her. Take a Signature LegalCare Claim Form with you to the appointment and leave it with your Attorney to complete.

File a Claim When your matter is finished, send your Claim Form to us according to the directions on the Claim Form. Most Participating Attorneys will accept assignment of Signature LegalCare benefits and will submit the Claim Form for you. If you use a Non-Participating Attorney, you may have to file the Claim Form after your Attorney completes his/her portion.

Call for Telephone Advice For the Telephone Advice benefit, call the Signature LegalCare Customer Service Center and we will transfer you to an Attorney in the Preventive LegalCare Office ("PLCO"). You may discuss your matter with the PLCO Attorney in complete confidence.

Call for Other Questions For assistance with administrative issues, to get information on Participating Attorneys, and other questions about how to use the Plan, you may also call the Signature LegalCare Customer Service Center at any time. The toll free number is **800-848-2012** (hearing impaired TTY: **800-535-2348**). Our automated self-help system offers the following service options:

- Verify membership in the Plan
- Order a Claim Form
- Order a Participating Attorney Directory
- Check the status of a claim

For other questions, you may speak with a Customer Service Representative between 7:00 a.m. and 8:00 p.m. (Central Time), Monday – Friday (except holidays).

Call for 24-hour Emergency Access In an emergency, you may call the toll free number 24 hours a day, every day, and we will transfer you to a PLCO Attorney.

Visit the Signature LegalCare Website You may visit the Signature LegalCare website at any time to view the terms of your Plan at your leisure. On the website, you can review your benefits, find a Participating Attorney, download a Claim Form, and find other information about the Plan. The website address is:

www.SignatureLegalCare.com

Find your group's name from the list in the drop-down box in the "Members Only" section on the home page and enter the group number as the password. The group name and password for your group are:

Group Name: State of Rhode Island

Password: 38152

Important Information

Coverage Term When you enroll in Signature LegalCare, you commit to a full term and your coverage will remain in effect for the entire Benefit Year as long as you are eligible and pay your premiums. You may cancel your enrollment and change your coverage options only at the end of the Benefit Year or when you experience a qualified change of status event.

Participating Attorneys Participating Attorneys may elect not to provide all services offered through the Signature LegalCare Plan at the Participating Attorney rates. If a Participating Attorney elects not to provide a legal service at the Participating Attorney rates, the Plan will reimburse you for the Participating Attorney's services at the Non-Participating Attorney rate. The Participating Attorney Directory identifies the legal services each Participating Attorney has elected to provide at the Participating Attorney rates.

Professional Independence Participating Attorneys are independent contractors, not employees of the Company or the Signature LegalCare Plan. Neither the Company nor the Plan undertakes to direct any attorney regarding the exercise of his/her professional judgment or otherwise to interfere in any way with the professional attorney-client relationship. Neither the Company nor the Plan is responsible for any loss or damages resulting from the errors, omissions, neglect, or misconduct of any Participating Attorney. Each Participating Attorney is solely responsible for the provision of his/her professional services, including, but not limited to, the content of his/her legal advice.

Non-Participating Attorney Rate For services provided by Non-Participating Attorneys, the Plan will reimburse for legal fees at the rate of \$17.50 per quarter hour up to the maximum amount in the Schedule of Benefits.

Single Benefit The Plan covers only one benefit for the legal services arising out of a single cause of action or event. The Company, in its sole discretion, will determine which benefit is covered.

Personal Legal Matters The Plan covers legal services for personal legal matters, only, and does not provide benefits for matters arising out of the creation or operation of a business.

Claims The Company will review claims for legal services only after the legal services are complete. The Plan covers claims for payment based on the legal service actually provided, regardless of the service for which the Attorney was originally retained.

Underwriter Signature LegalCare is underwritten by Heritage Casualty Insurance Company, 200 N. Martingale Rd., Schaumburg, IL 60173, and is offered to State of Rhode Island employees through a group legal services insurance policy issued to State of Rhode Island and Providence Plantations, Policy No. 38152. This document is intended to provide a general description of the main features and benefits of this Plan. The exact terms and conditions are set forth in the policy.

Trademark Signature LegalCare® is a service mark owned by Signature Financial/Marketing, Inc., and registered in the U.S. Patent and Trademark Office, Registration No. 2267662.



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