



Public Servant Legal Plan FAQs

Q: What is The Public Servant Legal Plan?

A: The Public Servant Legal Plan is an accessible, affordable legal solution designed to meet the specific needs of educators, law officers, firefighters, and other governmental employees.

Q: Who is eligible to enroll in the plan?

A: Governmental employee is defined as: Any employee of any federal, state, or local governmental agency acting in the course of such person's employment. This includes any employee with rights to an administrative hearing.

Q: Can I offer the Public Servant Legal Plan to individuals?

A: Not at this time, but the plan may be available to individuals in the future. Plan must be sold in a Group setting.

Q: What does The Public Servant Legal Plan cover?

A: Plan benefits include:

- Advice and Consultation on personal legal matters
- 24/7 Emergency Assistance for covered legal emergencies. This includes an emergency arising from the Member's or Member's Spouse's direct employment responsibilities while on active duty.
- Letters and Phone Calls sent from your provider lawyer on your behalf
- Legal Document Review up to 15 pages
- Will Preparation and yearly updates
- Motor Vehicle Services for moving violations and property damage claims that occur while the member is on-duty at their primary job, or off duty. (Coverage does not extend to incidents that occur while the member is working a secondary job.)
- Tax Audit Services if notified by the IRS (Internal Revenue Service) of an audit
- Family Services including uncontested divorce, uncontested separation/annulment, uncontested adoption, and uncontested name change (Family Services are available after 90 consecutive days from the effective date)
- Administration & Termination Hearing Representation
- Trial Defense Assistance for covered civil suits
- 25% Off Additional Legal Services

Q: What does the Administration and Termination Hearing Representation include?

A: Up to a total of ten (10) hours of legal consultation, advice, and representation for two (2) administrative inquiries or investigations per Membership Year limited to five (5) hours per occurrence. Advice, counsel, and representation for one pre-termination hearing per year.

Pre-trial prep work and trial representation for post-termination hearings as described in the chart below:

Pre-Hearing Time	Hearing Time	Total
2.5 hours	57.5 hours	60 hours

Q: What is Trial Defense Assistance?

A: Covers pre-trial and trial hours if the member is named a defendant in a covered civil action.

Year	Pre-Trial Hours	Trial Hours	Total Hours
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

Q: How much does the Public Servant Legal Plan cost?

A: The group monthly plan fee is \$20.95 per participant.

Q: Will groups receive a special discounted price?

A: The group monthly plan fee represents a 30% discount off the individual fee. This plan is only being offered in employer groups at this time.

Q: Are there any states that cannot offer the Public Servant Legal Plan at this time?

A: The Public Servant Legal is available in ALL 50 states.

Q: Will this be available in Canada?

A: The plan will not be available in Canada at launch.

Q: Will this be available in Spanish and French?

A: No.

Q: Who is covered?

A: The Public Servant Legal Plan covers:

- The Member
- The Member's Spouse
- Never married Dependents under 26 years of age who are permanent residents of the Member's household or full-time students
- Children under 18 years of age for whom the Member, or the Member's Spouse, is the legal guardian
- Any Dependent, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions and is:
 - unable to be employed
 - 51% or more financially dependent upon the Member or Member's Spouse; and lives at home with the Member or Member's Spouse

Q: What is the monthly premium for Public Servant Legal Plan?

A: The monthly premium is \$20.95.

Q: What is the associate commission for a Public Servant Legal Plan?

A: The associate commission will depend on your level in accordance with the company's current commission structure.

Q: Is a license required to sell this plan?

A: Standard licensing rules apply.

Q: Is a special certification or training required to sell the plan?

A: No.

Q: Will associates receive PC points for selling a Public Servant Legal Plan?

A: Yes, any premium written goes toward your PC points.

Q: Can I upgrade existing members to the Public Servant Legal Plan?

A: Yes, as long as the member resides in a state where the plan is available.

Q: Can I offer the Public Servant Legal Plan to existing employer groups?

A: Yes, as long as the group is located in a state where the plan is available, you may offer the Public Servant Legal Plan.

Q: If someone purchases the new IDT plan in addition to the Public Servant Legal Plan, will they get the extra dual feature for credit counseling?

A: Yes...members enrolled in the dual plan (Public Servant Legal Plan in conjunction with the new IDShield Plan) will receive the new IDShield Trend Micro features in addition to the Credit Counseling & Education benefit.

Q: Is there any special training available for the Public Servant Legal Plan?

A: Yes! A replay of the special field training can be found [HERE](#).

Q: What are the differences between the New Public Servant Legal Plan and the old Teachers and Law Officers Plan?

A: The differences in benefits include increased page limit for document review (15 pages vs 10), estate planning includes durable power of attorney, no 15-day waiting period for motor vehicle services, uncontested family benefits were added and eligible dependents are covered up to the age of 26 vs 21 or 23 if a full-time college student. No business benefits are available whereas they were limited on the previous law officer and teacher plans.

Q. How does the plan provide coverage when a law enforcement officer discharges his/her weapon?

He/she would have 24/7 emergency access assistance available (if needed), consultation, administrative hearing (if applicable in the situation – 5 hours & if the discharge of the weapon causes his/her job to be in jeopardy then pre-termination benefits apply) and the 25% discount should he/she be charged criminally and need legal representation.

Q. Does the plan provide Trial Defense Assistance for job related criminal action filed in court?

A. No. Trial Defense Services for any criminal charge are not covered.

Q. Are Volunteer Firefighters eligible for the Public Servant Legal Plan?

A. No. Being that they are not W2, they would not have a process for a traditional administrative hearing that would be afforded to a “Paid on Call” firefighter or actual W2 employee.

Q: Will accumulated trial hours carry forward?

A: Yes, they will carry forward. Any accumulated trial hours will not be impacted by this change.

Q: What materials are available to help sell this plan?

A: Click to view/download the [Public Servant Legal Plan Flat Sheet](#). Also, be sure to check the “Resources” section of the Business Solutions Weekly Update for a full list that includes flat sheets and enrollment flyers.