



# LegalShield's Modern Approach to Group Legal Plans

Why Are Group Legal Plans  
in High Demand?








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## OF EMPLOYEES

had to take at least one day off from work per year to deal with a legal issue.<sup>2</sup>

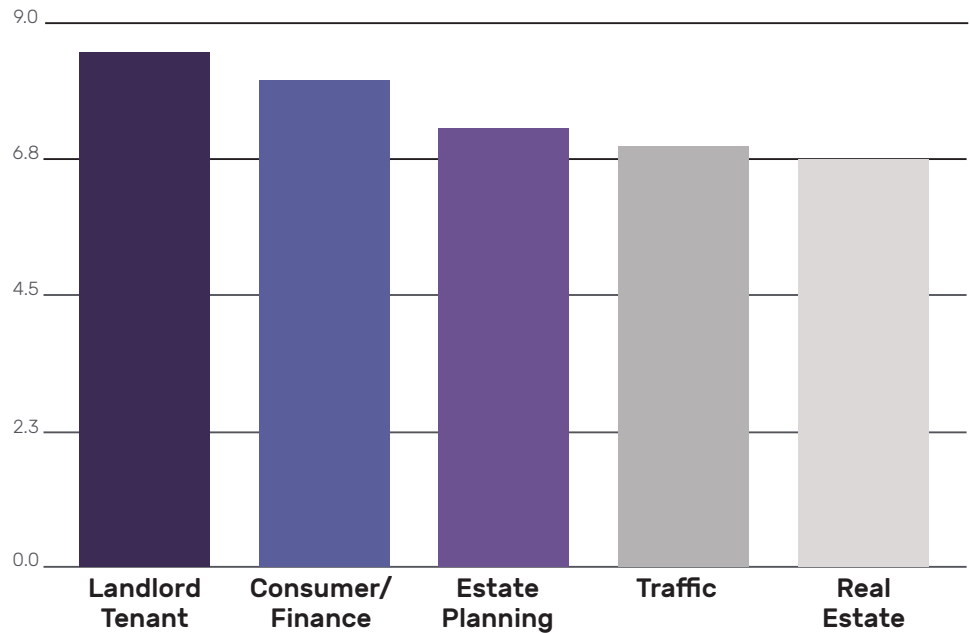
### Common Legal Life Events:

-  Traffic Tickets
-  Rental Disagreements
-  Automobile Accidents
-  Credit Disputes
-  Estate Management

### The Need for Group Legal Plans

Today, more than 80% of low income families face a new or ongoing legal matter each year and the majority can either not afford and or find an attorney.<sup>1</sup> This justice crisis is not limited to low income families though, it's an epidemic impacting everyone, especially employers. With two-thirds of people taking at least one day off work each year to deal with a legal issue, the impact of unresolved legal issues can be devastating both personally and professionally.

### The top five areas of law LegalShield's Provider Law Firms received requests for in 2016 include:



When in need of legal help three-quarters of employees were hesitant to call a lawyer, due to the expense and uncertainty of who to call.<sup>2</sup> With an average hourly cost of nearly \$300 for a lawyer and more and more people living paycheck to paycheck, employees do not have the extra funds to hire a lawyer.<sup>2</sup> 46% of Americans are not able to pay for an out of pocket expense of \$400.<sup>3</sup> Not being able to afford the traditional cost of a lawyer they either ignore the legal issue at hand or they attempt to handle the matter themselves. This can cause employees to deal with their legal matters while on the job.

60% of employees would purchase a group legal plan<sup>2</sup>



LegalShield Member  
Success Stories  
California Member,  
Joseph B.

When employees are stressed and distracted; the whole team, department, and company is negatively impacted. Statistics show that 80% of full-time employees feel financially stressed, and 44% worry about their finances at the workplace.<sup>5</sup> About one-third, spend almost 2 hours at work each week dealing with personal finance issues.<sup>5</sup> The domino effect kicks in as the stress leads to a decline in performance, presenteeism and absenteeism and even a negative impact on physical health. Throw a legal issue into the mix and serious productivity issues occur.”

LegalShield’s mission to protect and empower all citizens permeates their every offering, including their group legal plans. Their innovative approach to service delivery relieves the stress of a legal matter felt by employees or the stress employees feel when dealing with a legal matter and allows participants to focus on their lives, work, and their overall well-being.

LegalShield’s participant-centric approach provides peace of mind for participants and employers with a Group Legal Plan that is:

- **Affordable**
- **Accessible**
- **Responsive**
- **Accountable**

*LegalShield and my assigned attorney have been there for **many different legal issues, from estate planning to disputed billings and even through a real estate transaction, saving us many, many tens of thousands of dollars. For anyone considering this company and the services they provide, do it without hesitation. If you consider what it would cost to have an attorney on retainer, the service is unbeatable.***

Legal plans are a rising voluntary benefit and according to The Legal Needs of American Families Legal Study, **60% of employees would purchase a group legal plan** if offered at the workplace. This uncovers the unrecognized demand for such a service. That same study showed that 66% of employees who had a legal plan said it reduced their need to use personal resources such as their time and hard-earned savings and nearly 70% of those employees use the service more than **3X a year**.<sup>2</sup>



With the LegalShield mobile app, one can easily prepare their will, access legal forms and call their law firm, 24/7!

**Sarah G. Kieny,**  
Partner & Supervising  
Attorney for LegalShield's  
Colorado Provider Firm:  
Riggs, Abney, Neal, Turpen,  
Orbison & Lewis, P.C.

Once employers have decided to offer this often-overlooked benefit, the product needs to deliver the customer experience consumers crave. Consumers are using products and services differently than in the past and demand an innovative customer experience.

### **Delivering a Modern User Experience**

71% of people use their smart phones to solve legal problems and 58% tend to look for an attorney within the first week of learning that they have a legal issue<sup>6</sup>. LegalShield provides participants with a mobile app that provides direct access to their dedicated provider law firm, taking away the guesswork and research needed on who to call. This feature allows for easy accessibility, even 24/7 for emergencies.

Sarah G. Kieny, partner and supervising attorney at LegalShield's Colorado Provider Firm has been providing legal services for twenty years and is happy to answer emergency calls. Their firm receives, on average, 60 emergency calls a month.


*Calls come in at 2 am or 5 am, 365 days per year but that is okay because **if it's a crisis to our member, it's a crisis to us and I am happy to put our members first.***


Employees want a specific experience that includes a high functioning mobile app that provides quick, direct access and invaluable service features. In addition to 24/7 emergency assistance, we continue to build upon our mobile functionality with options such as our Will questionnaire, legal forms and 'Snap'. Snap for example allows a speeding ticket to be uploaded and sent directly to the law firm for review. These features, among others, truly put a law firm in the palm of the participant's hand.


### **A Modern Provider Network**


Protecting the legal rights of millions of North Americans, LegalShield is the largest legal plan provider. With 45 years of experience in customer centric legal plans, we hold our lawyers and employees to high service standards. We've replaced the traditional provider network approach, with a modernized service network that places the participant's needs first and provides a high-tech, high-touch service experience.

## MEMBER BILL OF RIGHTS:

 Phone Consultation:  
8 Business Hours or  
Less

 Document Review:  
3 Business Days or  
Less

 Letter/Phone Call  
Made on Participant's  
Behalf: 3 Business  
Days or Less

 24/7 Emergency  
Assistance if:

- The Participant is:
  - Arrested or Detained
  - Seriously Injured Due to an Auto Accident
  - Served With Criminal Warrant
- The State Attempts to Take Their Child(ren)

## Participant Experience with LegalShield



The core of our relationship with participants is LegalShield's Provider Network, a network made up of over 5,000 qualified and vetted attorneys. This network is supported by a dedicated team of LegalShield employees who—with a proprietary management system in place—ensure efficient and timely service is provided to all participants. As part of LegalShield's Member Bill of Rights, participants receive service assistance within 8 business hours or less and immediately when the situation is an emergency.

LegalShield's Provider Law Firms are hand selected and go through a lengthy interview process. Their average tenure with LegalShield is nearly 20 years and they average having 22 years of quality legal experience in all facets of law. Our law firms are paid on a per-capita basis, meaning the participant is their top priority prior to even requesting service. This also ensures participants are never turned away for covered legal matters.

**Wayne Hassay**  
Managing Partner,  
LegalShield Ohio Provider  
firm of Maquire, Schneider  
& Hassay LLP:

Traditional networks are usually made up of small or sole practitioner firms and pay their lawyers per legal matter, meaning the lawyers may turn the participant away depending on their case load or the payout on that particular legal matter. These networks also usually involve a call center and the participant needing to fully understand their legal issue. Upon calling for legal assistance they will receive a list of lawyers with experience based on the particular issue they think they have. This puts more work and stress on the participant as this can be an overwhelming process. Then like health plans, some legal plans require the participant to file a claim, which leads to an inconsistent and at times frustrating customer service experience. It creates a lot of guesswork and hassle for the participant thus leading to dissatisfaction with the overall plan.

LegalShield's Provider Law Firms want participants to use the plan and strive to provide best in class service.



*As a dedicated LegalShield Provider Firm, unlike other legal plans, we are obligated to the participant BEFORE they call ...firms are culturally, ethically, and financially obligated. This is highly effective for participants because **they have a dedicated law firm at the ready**. Lawyers in the traditional (open panel) plan provide services how, when, and if it is convenient. My personal experience is that we have a dedicated client base who knows, likes, and trusts us, turning to us for all their legal needs. The LegalShield provider model creates what I call a "People's Law Firm", like no other. I think the difference is the trust that comes from handling all their needs, minor and serious, with a constant eye on customer service and ensuring the plan remains affordable.*

LegalShield's unique provider model frees up our lawyers to practice law and focus on serving our participants' needs. Since they are compensated on a per-capita basis, participant retention is a key area of focus. Partnering with full service law firms vs. sole practitioners, gives employees one place to go for all their legal needs, which fosters an on-going, long-term relationship. This allows for preventative legal consultation unlike the traditional approach, which is a one-and-done

transaction with an overwhelming number of choices and a system that is similarly confusing. LegalShield aligns the goals of participants and their provider firms to create long-lasting trusted relationships.

LegalShield Modern Approach	Traditional Approach
Direct Access Between Participant and Dedicated Law Firm	Direct Access to a Call Center, Not a Law Firm
24/7 Emergency Legal Access	Not Available
Call Back From a Lawyer Within 8 Hours or Less	Call Back From a Lawyer Within 2 Days or Less
No Claim Forms	Typically Requires Claim Forms
No Service Delays	Potential Service Delays
Paid on a Per Capita Basis	Paid Per Case and Case Type
Daily Monitoring of Services and Participant Surveys with Follow-Up	Participant Survey
High-Functioning Mobile App	Limited Mobile App Abilities

With no claim forms, direct access to attorneys and a quality management process we have created a participant centric plan. Having access to a law firm for one affordable monthly rate allows participants to take the proactive steps necessary to protect their legal rights.

### Conclusion

Legal ignorance is not bliss and can be costly for employers and employees. LegalShield provides peace of mind to over 1.7 million members and their families. Our mission at LegalShield is to protect and empower participants and provide the liberty, justice, equality, and opportunity that every citizen deserves.

## Bibliography

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<sup>3</sup> United States: Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2015, May 2016, <https://www.federalreserve.gov/2015-report-economic-well-being-us-households-201605.pdf>

<sup>4</sup> Marlene Satter, Employee Legal Issues can spiral out of control, affecting employers, BenefitsPro, May 12, 2017

<sup>5</sup> Purchasing Power, July 2014, Five Signs Indicate Financial Stress in Employees, <https://www.purchasingpower.com/about/news/five-signs-indicate-financial-stress-employees>

<sup>6</sup> Mark Jacobsen, Things to Know about the Legal Consumer in 2017, December 7, 2016 <https://www.lawyermarketing.com/blog/things-know-legal-consumer-2017/>