



CCPOA MEMBERS LEGAL BENEFITS PLAN
FAMILY DEFENDER[®]

The CCPOA Legal Plan that works the way you expect...
BY ACTUALLY PAYING ATTORNEYS' FEES!



**U.S. LEGAL
SERVICES**

EST 1974



Effective September, 2019

The Family Defender®

All Active Rank & File/Supervisory Members are already enrolled.

U.S. Legal Services is one of the oldest providers of legal program benefits in the nation. Established almost 40 years ago, U.S. Legal Services is recognized for providing full service, full indemnity legal programs for you and your immediate family members.

U.S. Legal has attorneys throughout the nation. U.S. Legal has over 7,800 law firms and over 10,000 contracted attorneys, and more than 500 law firms in California.

Finally, a legal program that acts like you expect it to!
For most cases, 100% of your legal fees are paid.

Who Can Apply?

Rank and File; Supervisor; Retired


What Does it Cost?

ACTIVE: \$0.00 out-of-pocket member cost

RETIRED: \$13.99/mo

Retired members must enroll through the Trust.

Call the Trust or go online: www.ccpoabtf.org



All Active CCPOA members have a legal program. It comes with your dues, and covers a wide range of legal services.

You may get offers for other legal services.

Don't spend money for what you already have!

Designed exclusively for CCPOA, the Family Defender legal program is specifically for you and your immediate family members.

It's like having an attorney on retainer 24/7.

A variety of covered legal services are available, including: divorce, child support and custody, traffic violations, debt, lawsuits and more.


To get started, call the CCPOA Benefit Trust Fund and request your Legal Program ID.

1-800-In Unit-6 / 1-800-468-6486

Visit our website for more details on the U.S. Legal Services Family Defender Program .

www.ccpoabtf.org

How Does it Work?

- Contact CCPOA Family Defender Program at U. S. Legal Services, to receive an assignment to Network Attorney.
 - Contact attorney for initial consultation.
 - Attorney obtains authorization and verification of benefits to be paid by U.S. Legal.
 - You may be responsible for Court Costs, Fines, Filing Fees.
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Wills & Trusts

Don't put it off. The Family Defender has the tools you need for Estate Planning - planning for surviving spouse, planning for single person, including tax strategies and techniques.

COVERED SERVICES:

- Estate Planning
- Living Wills
- Powers of Attorney
- Wills and Codicils
(including Simple Support Trust for Minor Children)
- Estate Administration

Revocable Living Trust

Drafted by experienced participating or network attorney.

- A/B revocable trust provisions (as needed) plus the following:
- Two (2) Durable Powers of Attorney for Financial Management,
- Two (2) Advance Health Care Directives,
- Two (2) Pour-Over-Wills, Bill of Sale and
- Two (2) Transfer Deeds.

Covered In Full

Plan Highlights

CCW DEFENDER:

Concealed Carry /

Use of Deadly Force Representation

DUI...

Coverage for first offense DUI/DWI.

Document Preparation and Review:

**This service covers the preparation of
personal legal documents including:**

- Prenuptial Agreement
- Quit Claim Deed
- Personal Affidavit
- Promissory Note
- Bill of Sale
- Personal Contract
- Lessee Agreement


Domestic Violence Defense:

This service covers representation for Covered Persons in defense of domestic violence charges.

Representation includes court hearings, injunction hearings, restraining orders, and disposition.



Covered Benefits:

- 24 Hour Emergency Services
 - Advice and Consultation
(office or telephone)
 - Letters and Telephone Calls
 - Adoption
 - Advance Health Care Directive
 - *Child Support/Child Custody
 - *Contested Divorce
 - *Uncontested Divorce
(Participant only)
 - *Enforcement and Modification of Support
 - Juvenile Defense
 - Codicil
 - Concealed Carry/
Use of Deadly Force
 - Bankruptcy
(Chapters 7 and 13)
 - Domestic Violence Defense
 - DUI/DWI first offense
 - Consumer Protection
 - Personal Injury
 - Contract Preparation and Review
 - Debt Collection Defense
 - Document Preparation and Review
 - Insurance Law
 - Misdemeanor Defense
 - Senior Defender® - Elder Law Attorneys
 - Power of Attorney
 - Name Change
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- Formation of Business Entity
 - Guardianship
 - Identity Theft Defense
 - Immigration
 - Estate Planning/Administration
 - Traffic Violations
 - Landlord/Tenant Law (Tenant only)
 - Personal Property Protection
 - Real Estate Transactions (Primary residence)
 - Revocable Living Trust
 - Living Will
 - Simple or Complex Will for Participant and Spouse
 - Simple Testamentary Trust


Discounted Benefits

- Felony Defense (Participant only)
33⅓ % discounted fees
- All other Non-Covered Matters
33⅓ % discounted fees

Identity Theft Highlights:

- \$25,000 of identity theft insurance
- Help prepare an Identity Theft Affidavit, Declaration of Fraud, Limited Power of Attorney Authorization, Police Report, and other applicable documents.
- Provide fraud alerts to the three major credit bureaus.

20 hours per year/event;
33⅓ % discounted fees thereafter



The CCW Defender



An Enhanced Benefit for CCPOA Members

MEMBERS SHALL BE ENTITLED TO LEGAL REPRESENTATION FOR ADMINISTRATIVE AND CRIMINAL ACTIONS BROUGHT AGAINST THEM RESULTING FROM A SELF DEFENSE INCIDENT INVOLVING A DULY LICENSED AND IN GOOD STANDING CONCEALED CARRY WEAPON PERMIT.

Representation will include securing legal services from U.S. Legal Services participating or network attorneys. To be entitled to these services from U.S. Legal you must have a valid State Concealed Weapon Permit or License issued. U.S. Legal will provide legal representation and pay legal fees associated with a use of force incident, however, the member will be responsible for any monetary judgments or fines rendered against a member.

(Subject to limitations as described below).

COVERED INCIDENTS :

- Shooting and/or occurrence in a location that recognizes your concealed carry permit or firearm license.
- Use of deadly force in any location that recognizes your permit(s) or license(s).
- Shooting or use of force with any weapon, object or any legal firearm, even outside of your concealed carry permit occurring in your residence during the commission of a crime against you, your family or any occupants in a place you can legally possess a firearm. (A legal firearm meets the legal description of state and federal laws.)
- Administrative action resulting from the use of force incident taken against your concealed weapon license in the state which issued your license.



The following services are available to CCPOA members:


Up to 25 Hours of Legal Representation of the above described Administrative Law Matters including:

- Skelly Hearing
- State Personnel Board (SPB)- California Only
- After 25 hours the member will be billed directly at the discounted rate of 33 1/3% off of the attorneys normal hourly rate.

Up to 100 Hours Representation for Defense of the above described Civil and Criminal Matters pretrial and trial in a court of competent jurisdiction, not including other felony charges other wise covered under the plan.

- After 100 hours the member will be billed directly at the discounted rate of 33 1/3% off of the attorneys normal hourly rate.

EXCLUSIONS AND LIMITATIONS :

- Representation will not be provided if the use of force incident is a criminal event.
 - Service will not be provided if a member is intoxicated, under the influence of alcohol, marijuana or drugs, conditions defined by a blood level of .04 or higher, or have any illegal substances in the member's system, or the member has been publicly consuming alcohol, illegal drugs, or prescribed medications that may alter one's judgement.
 - USL will not provide any of the above services for any domestic violence occurrences, criminal investigations or prosecutions as a result of illegal usage of a firearm or unlawful weapon by a member against the member's current or former family member, household or dating relationship, defined by the applicable state law.
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Identity Theft Restoration Program

The Identity Theft Restoration Program is a confidential and easily accessible service that provides an administrative structure for dealing with Identity Theft.

By simply contacting customer service, each member has access to fully managed identity theft restoration services that will be supported as necessary by a Certified Fraud Examiner (CFE) and a Certified Identity Theft Risk Management Specialist.

The Fully Managed Restoration Service includes all means necessary to restore the impacted member's identity to the status experienced prior to the identity theft event.

How to Use the Plan

To utilize this benefit, simply call **1-866-869-LAWS** (available 24/7 but closed during major holidays)

A Member Services Representative will assist you in setting up your secure online dashboard for:

- Fraud Alerts
- Dark Web Monitoring
- Lost Wallet Protection
- \$25,000 of Identity Theft Insurance
- Escalate your case to a Certified Fraud Examiner in event of a breach.

Money Help?

All part of the program.

Members are entitled to no cost telephonic consultation with **Certified Credit Counselors**. A complete financial assessment will include a review and analysis of your household income, expenses, assets and liabilities. Members also have access to a range of online tools.

- Credit counseling
- Debt and budgeting assistance
- Retirement planning
- College planning
- Housing advisory services – homeownership, mortgages and refinancing

Members are entitled to receive an income tax planning related consultation with a tax professional on each separate tax issue.

Preparation of all personal income tax documents are prepared by a CPA at no charge, including a free review of prior year's return.

- Retirement planning
- Investment strategies
- Capital gains
- Inheritance
- Divorce

How to Use the Plan

To utilize this benefit, call **1-844-958-LAWS** between the hours of 9:00am-5:00pm CST Monday through Friday.

Retired Annuitants

Are you a working retired annuitant member of the CCPOA? While not many retirees have returned to work with the State as retired annuitants, if you have returned you need to know you are NOT covered by the Legal Defense Fund as you are not an Active CCPOA Member.

However, retired annuitants are eligible to purchase LDF coverage. This is a voluntary deduction from your retirement check.

Costs	Civil Claims	Criminal Claims
\$5.99 per month for LDF and LDF2 coverage	After effective date of enrollment: up to \$150,000 per claim, \$450,000 per occurrence with \$10,000 minimum per claim.	After effective date of enrollment: up to \$125,000 per claim, \$400,000 per occurrence, with \$10,000 minimum per claim.

How do you reach U.S. Legal?

CCPOA Member Line:

1-844-896-5297 (LAWS)

Financial & Tax Benefits:

1-844-958-5297 (LAWS)

Identity Theft:

1-866-869-5297 (LAWS)

Web: uslegalservices.net/companies/CCPOA

When you call, you will be matched with an appropriate attorney for your location and legal issue.

Customer Service

Monday-Friday – 6 a.m. to 5 p.m. PST

Financial Coaches

Monday-Friday 6 a.m. – 3 p.m. PST

After Hours Service

Weekends and Monday-Friday

24 Hour Emergency: 844-896-5297

Staff members are always on call.

U.S. Legal Online Portal

GETTING STARTED

Before you can get going - look in your wallet and find the ID card that says “Family Defender Program” and has the Towers in the corner. You’ll need the CCPOA ID# on this card to get started. *(If you can’t find your card don’t panic. Call the Trust and we can look it up for you.)*

ACCESSING THE MEMBER PORTAL

Members have a library of legal documents and forms available online for you to take advantage of.

- Go to: <https://apps.uslegalservices.net/CCPOA/>
- Follow the links to access the Member Portal by obtaining your Secure U.S. Legal ID#, Register your account, and set up a User Name and Password
- Your new User Name and Password are now all you need to access the web portal

USING THE U.S. LEGAL APP

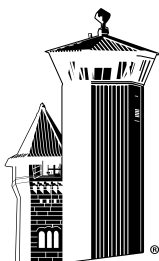
- Before using the app, complete the online registration steps (above) for the web portal
- Download the U.S. Legal app from Google Play or the App Store
- Log into the USL app with your Web Portal User Name and Password – DO NOT USE the CCPOA ID# from your card



We've Got You Covered.

1-800-In-Unit-6

1-800-468-6486



**CCPOA
Benefit Trust Fund**

2515 Venture Oaks Way, Suite 200
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