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August 18, 2017

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VIA HAND DELIVERY
AND EMAIL: bbillingslev@broward.org

Ms. Brenda J. Billingsley
Director of Purchasing Division
115 S. Andrews Avenue, Room 212
Fort Lauderdale, Florida 33301

***Re: RFP No. R2114349P1, Group Prepaid Legal Insurance Services
Three-Day Objection Letter***

Dear Ms. Billingsley:

The undersigned law firm represents U.S. Legal Services, Inc. (“U.S. Legal”) as counsel with regard to RFP No. R2114349P1, Group Prepaid Legal Insurance Services (the “RFP”). Pursuant to Section 21.84(f) of the Broward County Procurement Code (“Code”), U.S. Legal submits this objection to the Evaluation Committee’s proposed recommendation of ranking posted on August 16, 2017, and provides new significant information for the Evaluation Committee to consider in its evaluation.

Please forward this letter immediately to the Board of County Commissioners and to the Evaluation Committee members.

I. INTRODUCTION

The proposed recommendation of ranking is unfair and incorrect, and violates the basic tenants of public procurement law, because the Evaluation Committee failed to properly consider the RFP specifications and the proposals. This includes the critical requirement that, “**the selected proposer shall, at a minimum, duplicate the current prepaid legal plan benefits.**” The Evaluation Committee failed to consider that the proposal submitted by the Legal Plan, Inc. (d/b/a The Preferred Legal Plan) (“Preferred Legal”) does not meet this minimum and mandatory RFP specification. **Preferred Legal’s plan does not duplicate the current prepaid legal plan benefits. In fact, it falls well short of that, and its plan shifts significant costs directly to Broward County’s employees. Incredibly, the County rewards Preferred for not complying with the mandatory coverage by awarding 20 points for price while it penalizes U.S. Legal with 11.9 points for adherence to the County mandate and taking that mandate into consideration on their price. These ill-deserved extra points allowed Preferred to overcome lower points on merit and be ranked #1. These points are the fruit of poisonous tree and**

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rendered the evaluation process unfair, incorrect and impermissibly tainted. By using actual Broward employee claims experience over 5 years, we project that under Preferred's illusory plan Broward employees would have paid approximately \$776,000 out of pocket. See new information attached hereto as Exhibit "A".

Preferred Legal's proposal is non-responsible. **Shockingly, when the Evaluation Committee determined the proposal was responsible, the members had not even reviewed the proposal or heard oral presentations.** A technical glitch prevented the delivery of the proposals before the first evaluation meeting. **Their determination was based on nothing but blind reliance on the Purchasing Division's recommendation. This violates the RFP terms, the County's Code and Florida law, and renders this recommendation of ranking illusory, arbitrary and capricious. That the County allowed a determination of responsibility and responsiveness to be made at the August 10th meeting, without the committee members having reviewed the proposals, is incomprehensible and calls into question the sanctity of the County's entire procurement process and oversight.** It is also unclear as to whether the Committee reviewed the underlying RFP document with the mandatory coverage language for the same reasons as the technical glitch on proposals.

Because the evaluators had not received the proposals, the initial evaluation meeting had to be prematurely adjourned (after oral presentations and a question and answer session) and reconvened. This gross procedural deviation in the evaluation process caused confusion, and gave Preferred Legal an unfair competitive advantage.

In addition, neither the Purchasing Division nor the Evaluation Committee were able to conduct an apples-to-apples comparison of the proposals, including the price proposals, submitted. Preferred Legal's price submission, which purportedly was the cheapest plan in terms of the upfront monthly cost, will in reality result in County employees potentially paying hundreds or thousands of dollars more than they would under the current prepaid legal plan for standard legal services. Of course Preferred's price was significantly lower because they flagrantly ignored the County's mandated coverage requirement in the RFP and their plan was grossly inferior and not what County asked for. They were rewarded with 20 points for this and given an unfair and winning competitive advantage. **As a result of this blatant bait and switch, Preferred Legal was automatically awarded the maximum number of evaluation points for price, which turned out to be the difference in scoring between the top and second ranked proposers.** The County handcuffed itself to a price evaluation formula that resulted in an unfair competitive advantage to the lowest proposer, which in this case submitted an artificially low price.

Also, these evaluation deviations were caused by, or compounded by, the fact that **the Evaluation Committee heard oral presentations from the proposers before the committee members were even able to review the actual proposals submitted.**

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U.S. Legal also now submits new information about multiple misrepresentations Preferred Legal made to the Evaluation Committee. The Evaluation Committee may have come to a different conclusion had it been aware of these facts. Based on this fatally flawed evaluation and new information, the Evaluation Committee must reconvene to reconsider its recommendation of ranking or the Purchasing Director should recommend this RFP be rejected and a new RFP be drafted. Also, it appears that the Evaluation Committee never received the RFP specifications. If the members did not, then the committee also must consider that new information during a reconvened meeting.

Had the Evaluation Committee properly evaluated the proposals, they would have realized that Preferred Legal's proposal does not even meet the RFP's minimum and mandatory qualifications. Had the Purchasing Division done its due diligence, it would have also determined that Preferred Legal's price proposal was artificially low by not following the stated mandatory rules, thereby giving it an unfair competitive advantage for the price evaluation. **U.S. Legal should have been deemed the top ranked proposer. In fact, it received the most points based on the merits of the RFP's plan requirements.**

If this fundamentally flawed ranking is confirmed, the ultimate victims and real losers will be Broward County's employees who participate in this plan. They will likely be required to spend significantly more money out of their own pockets for these "prepaid" legal plan benefits than they would have under the current legal plan, all because the County did not conduct a proper evaluation of these proposers and adhere to the terms of its own RFP.

II. BACKGROUND

The RFP sought a firm to provide group prepaid legal services to participating County employees. Employees pay a monthly fee and in return are supposed to be entitled to prepaid legal services. Three proposers were evaluated in response to the RFP: U.S. Legal; Hyatt Legal Plans of Florida a Metlife Company (d/b/a Hyatt Legal Plans) ("Hyatt"); and Preferred Legal. U.S. Legal is the incumbent firm and has been providing prepaid legal insurance services to Broward County for the last ten years.

The RFP contains a "Scope of Services" section. The "Background" section of the RFP states:

The current, five year agreement with U.S. Legal Service, Inc. as described in the Certificate of Coverage will expire on December 31, 2017. **The selected proposer shall, at a minimum, duplicate the current prepaid legal plan benefits.** Any enhancements must be identified in the enclosed Current Plan and Proposed Plan Design. (Emphasis added).

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In addition, under the “Project Specific Vendor Questionnaire,” the minimum requirements for service are identified. Section (1) states, “Broward County will award a contract under this RFP directly to the carriers or companies that provide the requested services...”. **Based on the clear and unambiguous RFP language, proposers were required to meet at a minimum the current prepaid legal plan benefits.** A copy of those two sections of the RFP is attached as Exhibit “B”.

The RFP also included a form titled “Plan Design Questionnaire.” Following receipt of the proposals, that questionnaire was turned into a matrix by the Purchasing Division that was provided to the evaluation committee members (the “Matrix”). A copy of the Matrix is attached hereto as Exhibit “C”. The Matrix lists all of the current prepaid legal plan benefits, and a comparison of the proposals of all three proposers. **Notably, according to the Project Manager, Preferred Legal’s plan met only 43% of the current legal plan benefits.** Despite that, it was allowed to compete, and was ultimately recommended, for this award based on an unfair competitive advantage in the pricing component.

The RFP also contains weighted evaluation criteria in which the proposers could be awarded up to 100 points per evaluator. Twenty points (or twenty percent of the total points) were based on price. The price was evaluated not by the evaluation committee but by the Purchasing Division, and was based on the following formula:

$$(\text{Lowest Proposed Price} \setminus \text{Proposer's Price}) \times 20 = \text{Price Score.}$$

This meant that the lowest proposer would automatically receive the maximum 20 points, and that the other proposers could receive significantly less.

The initial Evaluation Committee meeting occurred on August 10, 2017. During that meeting, which lasted more than two hours, the evaluators determined all three proposers were responsive and responsible. They also heard oral presentations from all three proposers, and, along with the Project Manager, proposed questions to the proposers. **Following this exercise and just before the final evaluation was to begin, it was revealed that the evaluators had never received the written proposals due to a technical glitch in the county’s computer system.** It is also unclear if they ever received the RFP document with the mandatory coverage language.

It is unfathomable why this fact was not divulged prior to or at the beginning of the evaluation committee meeting, and **before** responsiveness and responsibility was considered and the proposers made their presentations. A motion was passed to adjourn and reconvene the evaluation committee within five business days, and after the committee members received the written proposals. As a result, however, the evaluation process was tainted because oral presentations were made before the written proposals were reviewed. Preferred Legal could have and actually did gain an unfair competitive advantage by listening to and analyzing the other proposers’ presentations in preparation for the reconvened meeting.

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The reconvened Evaluation Committee met just two business days later, on August 14, 2017. Following an additional question and answer session with all three proposers after they had time to digest and analyze the competing presentations they heard several days before, committee members ranked the proposers. The rankings are as follows:

1	Preferred Legal -	264.00 points
2	U.S. Legal -	249.71 points
3	Hyatt -	215.96 points

The difference in total scores was 14.29 points. On the pricing component, Preferred Legal received an automatic 60 points from the three evaluators. U.S. Legal received a total of 35.7 points based on the formula, for a difference of 24.3 points.¹

III. OBJECTION

A. Proposals Were Required, at a Minimum, to Duplicate the Current Prepaid Legal Plan Benefits.

The County's RFP specifications formed the basis on which proposers were to be evaluated. This is dictated by the RFP, the Code, and well-settled procurement law. **The RFP stated in unequivocal term that the selected proposer was required, at a minimum, to duplicate the current prepaid legal plan benefits.** Preferred Legal's proposal does not meet this mandatory requirement. Therefore, it should have been deemed non-responsible.

Section 21.8(64) of the Code states that a responsible offeror is one, "who has the capability in all respects to perform fully the contract requirements, and the integrity and reliability which will assure good faith performance." Preferred Legal's proposal fails to meet that definition.

First, Preferred Legal's plan refers participating employees to a legal network of attorneys only in the state of Florida. The current plan benefits provide employee access to attorneys nationwide. That fact alone renders Preferred Legal's plan as non-responsible. That, however, is just the tip of the ice berg.

As set forth in the Matrix compiled by the Purchasing Division and provided to the Evaluation Committee members, **Preferred Legal fails to match the current plan with regard to more than half the current benefits.** For example:

¹ Preferred Legal also received 15 extra points for location because it represented its headquarters was located in Hollywood, Florida for the last two years. These points to Preferred Legal did significantly sway the scoring in favor of a proposer which was ranked far inferior on the merits of the RFP, which ultimately inures to the detriment of the County's employees. It is recommended that the County make a site visit to Preferred Legal's Hollywood offices to ensure it meets the requirements of a local vendor.

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- Regarding the preparation of Wills, Durable Power of Attorney, and simple trusts (Item # 4 in the Matrix), the current plan provides coverage for multiple hours of out-of-network attorney coverage. In stark contrast, Preferred Legal's plan does not provide any out-of-network coverage for those issues. Instead, it offers a reduced fee for an employee's use of out-of-network attorneys for those services, thereby dumping that cost directly onto Broward County's employees. Although Preferred represented during oral presentations that a simple will is covered for plan members, Preferred Legal's plan still falls well short of the current plan benefits.
- Civil Actions as Plaintiff (Matrix Item #6), the current plan provides out-of-network coverage for eight hours of attorney's fees. Yet, Preferred Legal's plan provides no out-of-network benefit. This is significant, because according to Preferred Legal, 45% of its members' claims are for civil matters.
- For Adoption legal services (Matrix Item #7), the current plan provides out-of-network coverage for thirteen hours of legal fees. Again, Preferred Legal's plan provides none.
- For Real Estate transaction legal work (Matrix Item #8), the current plan provides for five hours of out of network attorney's fees. Preferred Legal's plan provides none.
- For Guardianship issues (Matrix Item #18), the current plan provides for up to eight hours of out-of-network coverage. Preferred Legal's plan provides none.
- **Without going through each description, see also Matrix Items #s 3, 5, 9, 10, 11, 12, 13, 14, 15, 16, 17, 20, 21, 22, 23, 25, and 29.**

In addition, the RFP required the legal benefits plan coverage to match, at a minimum, other benefits. This would require the coverage of dependent children up to age 26. In contrast, Preferred's Certificate of Coverage General Provisions in Section A. 1-4 states dependents are only covered to age 23, and as long as they are unmarried. This portion of the proposal again fails to meet the RFP specifications, and the current prepaid legal benefits plan. To add insult to injury, during its oral presentation, Preferred Legal falsely represented that it covers all members in the household. The evaluators, however, had not seen its proposal before the oral presentation so they did not recognize this discrepancy.

Again, Preferred Legal's plan is deficient with regard to approximately two dozen of the stated benefits provided under the current plan. The Purchasing Division even recognized that Preferred Legal's proposal only met 43% of the required benefits. Therefore, Preferred Legal's plan does not meet the RFP requirement that a proposal must duplicate the current prepaid legal plan benefits. This glaring deficiency should have rendered Preferred Legal's proposal non-responsible, or in the alternative, should have otherwise disqualified them from consideration for these services.

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Instead, the Evaluation Committee missed, or was unaware of, this RFP requirement, and is now recommending the award to Preferred Legal. It appears that the committee members were not provided the RFP specifications. If not, they must review them, reconvene and re-evaluate the proposals based on that new information. In the alternative, the Purchasing Director should recommend rejecting all bids. Unless this mistake is corrected, it is the County's employees who will suffer and be forced to pay thousands of extra dollars for legal services that should have otherwise been covered by their plan.

B. The Pricing Evaluation was Unfair and Incorrect Because the County Did Not Conduct an Apples to Apple Comparison

Preferred Legal's insufficient and non-responsible proposal also prevented the County from conducting an apples-to-apples comparison of the proposals. Nowhere is that more evident than with regard to the pricing evaluation, where Preferred Legal was given a materially unfair advantage. **The evaluation of price became fruit of the poisonous tree and rendered the evaluation process unfair, incorrect and impermissibly tainted.**

As described above, under the County's price formula the lowest stated proposal automatically received the maximum twenty points allowed on each score sheet, or a total of 60 points. However, proposers who did not submit the lowest price would receive fewer points based on the formula. Although this specification is not deficient on its face, when applied to the facts of this evaluation, it produced a grossly inequitable result.

As described above, Preferred Legal's plan does not cover most of the legal services provided under the current plan. Instead, Preferred Legal's plan passes on significantly more out-of-network costs for those services directly to the Broward County employees. Instead of providing them with the appropriate, and required, coverage or partial coverage for those attorney services, it provides none. By saddling the plan participants with these additional significant expenses, Preferred Legal is artificially able to lower its up-front per-month plan-participant cost. While the plan appears cheaper for the participant on its face, it will potentially cost the County's employees hundreds or thousands of extra dollars for legal services when they are needed.

This is a blatant bait and switch by Preferred Legal. Unfortunately for Broward County's employees, the County took the bait and the employers became the real losers and victims in this grossly flawed process. Without conducting an apples to apples comparison of price, and failing to understand how Preferred Legal's price was kept artificially low based on reduced covered services, Preferred Legal was able to hijack this price evaluation criteria to its advantage. U.S. Legal's monthly charges for its plan are higher only because it offers far more coverage for legal services, as required by the RFP, than Preferred Legal.

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The points for the price evaluation proved to be the difference in the recommended award to Preferred Legal. It received 24.3 points more than U.S. Legal for price. In the overall evaluation, Preferred Legal received 14.29 total points more than U.S. Legal. **But for the improper price evaluation, U.S. Legal would have been the top-ranked proposer.**

C. The Evaluation Process was Unfair Due to the Committee Members Failure to Receive or Review Proposals Prior to the Initial Evaluation Meeting

The evaluation process was unfair, illusory and impermissibly tainted. According to the RFP, and specifically the “Standard Instructions for Vendors,” as well as the Code, the evaluators were supposed to determine responsiveness and responsibility of the proposers. Those determinations were to be based on a review by the Evaluation Committee of the proposals received.

During the August 10, 2017 Evaluation Committee meeting, the Evaluation Committee found that all three proposers were both responsive and responsible. It was later revealed that the committee members had not yet received or reviewed the proposals submitted. **Therefore, the Evaluation Committee member had absolutely no independent basis to evaluate the proposers responsiveness or responsibility. Their determination in this regard at the August 10th meeting is baseless, illusory, arbitrary and capricious, and contrary to the RFP, the Code and Florida law.**

It is, however, the only rational way to explain how Preferred Legal’s proposal could have ever been determined to be responsible. Its proposal was determined to be responsible because no one on the Evaluation Committee had actually looked at that proposal. Had the Evaluation Committee actually reviewed Preferred Legal’s proposal, it could only have concluded it was non-responsible. **That the County allowed that determination to be made at the August 10th meeting is incomprehensible and calls into question the sanctity of the County’s entire procurement process and oversight, and begs for this RFP to be rejected.**

In addition, the fact that the Evaluation Committee members did not receive or review the proposals before the August 10th meeting significantly hampered the evaluation process then and going forward. First, the evaluators heard the oral presentations before reviewing the actual proposals, contrary to the RFP specifications, the Code and Florida law. Second, their questions to the proposers were based only on the information provided during oral presentations, or by the matrix provided by the Purchasing Division. That is not how the express terms of the RFP contemplated the evaluation process. They were supposed to review the proposals first. Preferred Legal was the beneficiary of the procedural deviation because it was ultimately recommended for award.

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The Evaluation Committee should now be provided the opportunity to reconvene and re-evaluate the proposals for responsiveness and responsibility. Doing so will cure any procedural deviations in this regard, and must end with the conclusion that Preferred Legal's proposal is non-responsible and non-responsive.

D. Based on New and Significant Information, Preferred Legal made Material Misrepresentations to the Evaluation Committee, Which Must Now be Considered.

During its oral presentation, Preferred Legal represented that 85% of inquiries for legal services are resolved in-house, meaning that the legal services are fully covered by its in-house attorneys or staff in its Hollywood office. It told the Evaluation Committee that more often in-house "advice" it provided to a plan participant rather than a referral to an attorney out-of-network that can perform legal services. Those statements, however, directly contradict the representations made on Preferred Legal's own website, which says it actually refers a "substantial" number of members to out-of-network attorneys:

Preferred Legal Plan refers a substantial number of members to attorneys located throughout all Florida counties. Referrals are made to participating Panel Attorneys in all specialty areas of law. The Preferred Legal Plan member pays all fees associated with any representation directly to the Panel Attorney, similar to any other client. The central requirement for the Panel Attorney is adherence to the Preferred Legal Plan's Fee Schedule, which sets forth fixed fees for all of the services provided.

A copy of this portion of Preferred Legal's website is attached hereto as Exhibit "D". Based on the statements on Preferred Legal's website, a substantial number of County employees under this plan should expect to get referred to an out-of-network attorney, and pay his or her fees without any coverage under the plan. This false representation during the oral presentation induced the evaluation committee to view Preferred Legal more favorably than it should have been, and improperly resulted in its recommended award.

Further, despite statements from Preferred Legal, even its in-network legal services may not be fully covered. During the initial evaluation committee meeting, Preferred Legal represented that panel attorneys mostly charge flat fees. However, under General Provision D of Preferred Legal's Certificate of Coverage, an attorney can switch to an hourly fee schedule if the matter becomes more complicated.

In addition, Preferred Legal stated during oral presentation that it tracks expenditures of members for out of pocket costs when a member is referred to a panel attorney. However, according to Preferred Legal's Annual Report to the Florida Office of Insurance Regulation for calendar year ended December 31, 2016, no claims, or attorney's fees, have been paid out on behalf of plan members or their dependants. On Page 6, line 6, under Expenses, not a single dollar is claimed. A copy of Preferred Legal's Annual Report is attached hereto as Exhibit "E". Therefore,

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this new information should be considered by the Evaluation Committee. On multiple instances Preferred told EC members that they fully cover. This new information from DOI 10090 contradicts this as they pay no claims. Employees pay all the claims themselves!

The Annual Report reveals other new significant information. On Page 12, **it is revealed that Preferred Legal had 3,690 plans cancelled during the year ending December 31, 2016.** That is a lot of plans, and would likely be of concern to the County and to the Evaluation Committee. The Evaluation Committee should reconvene to review this new information and determine why there were so many cancellations last year. In fact, Preferred repeatedly said that members “love” their plan. This appears to contradict their assertion with the new information.

Further, new information relates to out of pocket expenses. Repeatedly, the EC asked for data and Preferred simply made bold faced assertions that we now prove are simply grossly inaccurate. By taking actual Broward County claims data for the past 5 years, we can project that Broward employees would pay approximately \$776,000 in out of pocket expenses under the Preferred Plan. See new information attached as Exhibit “A”.

Additional new information the Evaluation Committee should consider concerns potential conflicts of interest that may arise under Preferred Legal’s plan. During oral presentations it revealed that everyone living in a household of a plan member is covered by the plan, regardless of the situation. However, if there is a situation involving a divorce, it is unclear how Preferred Legal can represent, counsel, or even consult, with both spouses in a covered household without there being a conflict of interest. Even if Preferred Legal refers both spouses to two different attorneys, doing so may give one spouse an advantage over the other. The Evaluation Committee did not consider that scenario. In contrast, U.S. Legal’s plan addresses that situation by only covering the plan member spouse, not both spouses.

IV. CONCLUSION

The recommendation of award for this RFP to Preferred Legal is unfair, incorrect, and violates the basic tenants of public procurement law. Preferred Legal’s proposal is clearly non-responsible. It fails to meet the RFP’s mandatory requirement that at a minimum it **duplicate the current prepaid legal plan benefits**. In fact, Preferred’s proposed plan falls far short of that in approximately two dozen ways, and with regard to more than 50% of the RFP requirements.

Preferred Legal’s proposal was deemed responsible and responsive only because the Evaluation Committee had not even reviewed the proposal before making that illusory and arbitrary determination. Doing so violates the RFP, the Code, Florida law and common sense notions of a fair and equitable procurement process.

Further, the evaluation of the pricing component was merely fruit of the poisonous tree. Preferred Legal’s price could not be compared on a apples to apples basis with U.S. Legal’s, because of the two only U.S. Legal’s plan met the minimum requirements of this RFP.

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Preferred Legal's proposal should be eliminated, and U.S. Legal should be the top ranked proposer for this RFP. U.S. Legal's plan meets all of the stated criteria of this RFP. But for the improper pricing evaluation, U.S. Legal received the most points based on the merits of the RFP. Its proposal and experience with the County and other governmental agencies make it the best qualified to provide these services.

If the County does not believe the foregoing renders this evaluation unfair and improper, it should reconvene the Evaluation Committee to consider the significant new information attached hereto and described above, pursuant to Section 21.84(f) of the Code. In the alternative, you should recommend the rejection of all proposals because of the issues set forth above and conduct a new procurement clearly focused on the responsibility and responsiveness requirement that the plan shall duplicate the current prepaid legal plan benefits.

Respectfully Submitted,



Mark J. Stempler, Esq.
For the Firm

Ms. Brenda J. Billingsley
Director of Purchasing Division
August 18, 2017

All statements made in support of this submission are accurate, true and correct. U.S. Legal Services, Inc. acknowledges that the determination of an accurate, and truthful or incorrect statements in support of this submission may serve as a basis for debarment of the vendor regardless of whether this submission is directly provided by U.S. Legal or a representative on behalf of U.S. Legal.



John R. Forbes, II
U.S. Legal Services, Inc.

cc: Lisa Morrison
Glen Miller, Esq.
Daphne Jones, Esq.
Andrew Meyers, Esq.
Glenn Marcos
Bernie Friedman, Esq.
Client

ACTIVE: 10046245_1

**Broward County Government Employee Out of Pocket Expenses with PLP
08/18/2017 - Present**

Matter Type	Matter Count	PLP Rate According to Filed Certificate of Coverage	Employee Out of Pocket Cost Under Preferred Legal Plan	Employee Out of Pocket Cost Under U.S Legal Services
Adoption	12	\$625.00	\$7,500.00	\$0.00
Advice and Review/Consultation	30	625.00	18,750.00	0.00
Bankruptcy	65	625.00	40,625.00	0.00
Business	20	150.00	3,000.00	0.00
Civil	362	625.00	226,250.00	0.00
Criminal Law	39	1,250.00	48,750.00	0.00
Document Preparation	85	625.00	53,125.00	0.00
Domestic Violence/Injunction Hearing	8	300.00	2,400.00	0.00
Eviction	4	750.00	3,000.00	0.00
Expungement	19	350.00	6,650.00	0.00
Foreclosure	22	300.00	6,600.00	0.00
General Practice	1	625.00	625.00	0.00
Guardianship	20	1,250.00	25,000.00	0.00
Immigration	47	450.00	21,150.00	0.00
Insurance	23	625.00	14,375.00	0.00
IRS Proceedings	4	625.00	2,500.00	0.00
Juvenile	2	625.00	1,250.00	0.00
Labor and Employment	12	625.00	7,500.00	0.00
Landlord/Tenant	70	200.00	14,000.00	0.00
Malpractice and Negligence	5	625.00	3,125.00	0.00
Marital and Family	297	400.00	118,800.00	0.00
Name Change	8	550.00	4,400.00	0.00
Personal Injury and Wrongful Death	12	625.00	7,500.00	0.00
Probate	48	800.00	38,400.00	0.00
Real Estate	87	350.00	30,450.00	0.00
Referral Only	4	625.00	2,500.00	0.00
Social Security and Disability	6	625.00	3,750.00	0.00
Taxes	9	625.00	5,625.00	0.00
Traffic Violations	234	50.00	11,700.00	0.00
Trust	21	700.00	14,700.00	0.00
Wills	256	125.00	32,000.00	0.00
Total 5-Year Member Population Out of Pocket Costs			\$776,000.00	\$0.00

*Assuming a net average of 5 hours on \$125.00 per hour rates

*1,500 member enrollment



SCOPE OF SERVICES

Group Prepaid Legal Insurance Services

BACKGROUND

Broward County (County) makes available to its employees an array of comprehensive, voluntary, affordable, benefit plans and programs. The County employs more than 5,300 benefit-eligible employees in 50 different agencies. The Human Resources Division seeks to engage a qualified organization with in-depth knowledge and expertise in providing fully-insured prepaid legal benefits, paid 100% by employee at competitive rates.

The current, five year agreement with U.S. Legal Services, Inc. as described in the **Certificate of Coverage** will expire on December 31, 2017. **The selected proposer shall, at a minimum, duplicate the current prepaid legal plan benefits. Any enhancements must be identified in the enclosed Current Plan and Proposed Plan Design.**

There are currently 1,526 employees enrolled in the voluntary US Legal Services Plan with a flat bi-weekly after-tax premium of \$7.73 per pay period per family.

The plan year is January 1st through December 31st.

An annual Open enrollment period shall be held by the County in the fall of each year with coverage effective on January 1st of the following year. Employees may cancel the plan at any time during the year but not re-enroll until open enrollment for the following year.

There shall be no limitation as to the number of events or number of eligible dependents of a Plan Member having recourse to such benefits.

The County will not guarantee a minimum number of participants in the Legal Plan.

Eligibility:

- Active full-time and part-time 20+ employees.
- Same or opposite sex spouses, and same or opposite sex registered domestic partners.
- Child dependents including any unmarried child (adopted, ward, foster child, step child, and child of a domestic partner).
- Child dependents to the limiting age for Young Adult Coverage under the Affordable Care Act (currently age 26) and to adjust if changes are made to Affordable Care Act.

Enrollment:

SCOPE OF SERVICES

Group Prepaid Legal Insurance Services

- New hires and newly benefit-eligible employees: 1st of month following 60 days in a benefit-eligible position.
- Current employees: During annual open enrollment.
- Employees can cancel coverage at any time during the year; however, they cannot re-enroll until open enrollment.

Network:

- All attorneys in the network must be members in good standing of the State Bar Association in which the legal services are performed.
- Proposers must have a comprehensive network in the tri-county area (Miami-Dade, Broward and Palm Beach) and provide adequate access to services throughout the geographic area to permit access and provide satisfactory and timely legal services.

Services:

Proposers must be capable of providing the services listed in the enclosed Group Legal Insurance Benefits **Project Specific Vendor Questionnaire** and are asked to specify their ability to provide these services. If Proposer cannot provide any of these services, the Proposer must indicate in their response.

PROJECT SPECIFIC VENDOR QUESTIONNAIRE GROUP PREPAID LEGAL INSURANCE SERVICES

Company Name:

Proposer is being asked to provide the following services. Proposers are asked to specify their ability to provide these services. If Proposer cannot provide any of the following services, the Proposer must so indicate with a NO and a brief explanation.

Proposals shall be based on the Plan designs requested. With the exception of the minimum qualifications requirements, items that the Proposer deviates from will not exclude the Proposal from consideration for evaluation. Such deviations must be clearly identified and noted.

		COMPLY/ AGREE YES/NO*	*If you answered NO, briefly explain why?
	MINIMUM REQUIREMENTS		
1.	Broward County will award a contract under this RFP directly to the carriers or companies that provide the requested services and will require a signature from an authorized representative with the authority to commit the carrier or company to all requirements of the RFP. Awardee may contract with independent agents or brokers separately from its contract with Broward County. Nothing in this RFP will be construed to restrict compensation, contractual or employment arrangements that an Awardee may grant to a licensed insurance agent or to otherwise violate Section 624.1275 or Section 624.428, Florida Statutes.	YES <input type="checkbox"/> NO <input type="checkbox"/>	<div style="border: 1px solid black; height: 150px; width: 100%;"></div>
2.	Proposer agrees that no minimum participation requirements will apply to any proposed plan.	YES <input type="checkbox"/> NO <input type="checkbox"/>	<div style="border: 1px solid black; height: 150px; width: 100%;"></div>
3.	Proposer must have a comprehensive network in Dade, Broward and Palm Beach Counties and provide adequate access to services.	YES <input type="checkbox"/> NO <input type="checkbox"/>	<div style="border: 1px solid black; height: 150px; width: 100%;"></div>
4.	Proposer agrees to accept all insureds enrolled in the current legal plan with no actively at work, pre-existing exclusions, or waiting periods.	YES <input type="checkbox"/> NO <input type="checkbox"/>	<div style="border: 1px solid black; height: 150px; width: 100%;"></div>

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
	Consultation								
1.	Telephonic legal consultation or interview with licensed attorney to discuss any legal matter of concern	No Charge, Fully Covered, Unlimited Calls, Covers all areas of law	1 hour per legal issue	This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Office Consultation and Telephone Advice \$70 (If no further covered services are provided) <i>(No exclusions or limitations to this item cited in proposer's response)</i>	No charge, Fully Covered, Unlimited Calls, all areas of law <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No Charge, Fully Covered, Unlimited Calls, Covers all areas of law <i>(No exclusions or limitations to this item cited in proposer's response)</i>	1 hour per legal issue
2.	Office legal consultation or interview with licensed attorney to discuss any legal matter of concern	No Charge, Fully Covered, Unlimited Calls, Covers all areas of law	1 hour per legal issue	This service provides the opportunity to discuss with an attorney any personal legal problems that	Office Consultation and Telephone Advice \$70	No charge, Fully Covered, Unlimited Calls, all areas of law	NO OUT-OF-NETWORK BENEFIT OFFERED	No Charge, Fully Covered, Unlimited Calls, Covers all areas of law	1 hour per legal issue



	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
				<p>are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	<p>(If no further covered services are provided)</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	<p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>		<p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	
3.	Consumer-Seller Protection (includes legal representation for consumer protection legal issues; both statutory and common law causes of action)	No Charge, Fully Covered	8 hours	<p>Consumer Protection Matters This service covers the Participant as a plaintiff, for representation, including trial, in disputes over consumer goods and services where the amount being contested exceeds the small claims court limit</p>	<p>Correspondence and Negotiation \$500</p> <p>Filing of Suit, Ending in Settlement or Judgment \$2,000</p> <p>Plus Trial Supplement *</p>	<p>No charge, fully covered</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered.	8 hours

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
				in that jurisdiction and is documented in writing. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.	(Excludes disputes over real estate, construction or insurance. Disputed amount exceeds small claims limit and is evidenced by writing.)				
4.	Preparation of Wills and Living Wills, Durable Power of Attorney, Simple Trusts (includes consultation and preparation of the following legal documents to plan and implement an estate plan for the Plan Member and covered Family members. These legal documents include Wills including: Simple Trusts, Living Wills, Durable Powers of Attorney, and Designations of Health Care Surrogate)	No Charge, Fully Covered	Individual Simple Will: 2 hours Individual Complex Will: 3 hours Simple Husband/Wife Will: 2.5 hours Complex Husband/Wife Will: 3.5 hours Powers of Attorney and Ordinary Trust provisions: 1.5 hours Codicil: 2 hours Wills with other than Ordinary Trust Provisions: 5 hours Living Will: \$35 per document Durable Power of Attorney: \$35 per document	Wills and Codicils This service covers the preparation of a simple or complex will for the Participant. The creation of any testamentary trust is covered. The benefit includes the preparation of codicils and will amendments. It does not include tax planning. Living Wills This service covers the preparation of a living will for the Participant. Powers of Attorney This service covers the preparation of any power of attorney when the Participant is granting the power. Trusts This service covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Wills and Codicils Individual \$150 Member and Spouse . . . \$200 Living Wills Individual \$75 Member and Spouse . . . \$80 Powers of Attorney Individual \$65 Member and Spouse . . . \$75 Trusts (Revocable and Irrevocable Living Trusts) Individual \$325 Member and Spouse . . . \$450 <i>(No exclusions or limitations to this item cited in proposer's response)</i>	No charge, fully covered <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Individual Simple Will: 2 hours Individual Complex Will: 3 hours Simple Husband/Wife Will: 2.5 hours Complex Husband/Wife Will: 3.5 hours Powers of Attorney and Ordinary Trust provisions: 1.5 hours Codicil: 2 hours Wills with other than Ordinary Trust Provisions: 5 hours Living Will: \$35 per document Durable Power of Attorney: \$35 per document
5.	Estate Planning Consultation and advice concerning planning the covered person's estates, including consultation with the member's financial planners or accountants	No Charge, Fully Covered	3.5 hours	Office Consultation and Telephone Advice This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney	Office Consultation and Telephone Advice \$70 (If no further covered services are provided) Living Wills	No charge, fully covered <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	3.5 hours

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
				<p>will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.</p> <p>Living Wills This service covers the preparation of a living will for the Participant.</p> <p>Powers of Attorney This service covers the preparation of any power of attorney when the Participant is granting the power.</p> <p>Trusts</p>	<p>Individual \$75 Member and Spouse . . . \$80</p> <p>Powers of Attorney Individual \$65 Member and Spouse . . . \$75</p> <p>Trusts (Revocable and Irrevocable Living Trusts) Individual \$325 Member and Spouse . . \$450</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>				

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.		
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	
				<p>This service covers the preparation of revocable and irrevocable living trusts for the Participant. It does not include tax planning or services associated with funding the trust after it is created.</p> <p>Plansmart Your Hyatt Legal Plan includes access to PlanSmartSM's RetirementSM, an award winning, no cost, on-site workshop series that offers comprehensive retirement and financial education, highlighting the importance of estate planning such as properly naming beneficiaries, setting up wills, trusts, powers of attorney, guardianship and other legal items covered by your Hyatt Legal plan. Help your employees understand the value of -- and make the most of -- your Hyatt Legal plan by providing them with these important educational resources.</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>						
6.	<p>Civil Actions as Plaintiff (includes representation up to and including trial for civil cases where there is a legitimate cause of action and is not a frivolous case as determined by the Participating, Network or Non-Network Attorney and is further subject to the provisions and conditions in Contingency Fee below</p>	No Charge, Fully Covered	8 hours	<p>Civil Litigation Defense This service covers the Participant in defense of an arbitration proceeding or civil proceeding before a municipal, county, state or federal administrative board, agency or commission, or in a trial court of general jurisdiction. It does not apply where services are available or are being provided by virtue of an insurance policy. It does not include family</p>	<p>Civil Litigation Defense Negotiation and Settlement \$650 Filing Answer, Litigation Ending in Settlement or Judgment \$2,000 Plus Trial Supplement *</p> <p>(Excludes defense of matters arising from divorce, post-decree actions or other family law matters.)</p>	No charge, Fully Covered, Unlimited Calls, all areas of law	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered.	8 hours	

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.		
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	
				law matters, post judgment matters, matters with criminal penalties or litigation of a job-related incident. Services do not include bringing counter-claims, third party or cross claims. <i>(No exclusions or limitations to this item cited in proposer's response)</i>						
7.	Adoptions (includes step-parent adoptions including all necessary legal pleadings and attendance at Final Hearing)	No Charge, Fully Covered	Contested: 13.5 hours, Uncontested: 8.5 hours	Adoption and Legitimization (Contested and Uncontested) This service covers all legal services and court work in a state or federal court for an adoption for the Plan Member and spouse. Legitimization of a child for the Plan Member and spouse, including reformation of a birth certificate, is also covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Adoption and Legitimization Uncontested \$650 Contested \$1,500 Plus Trial Supplement * <i>(No exclusions or limitations to this item cited in proposer's response)</i>	No charge, Fully Covered, Unlimited Calls, all areas of law <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Contested: 13.5 hours Uncontested: 8.5 hours	
8.	Real Estate Transactions Attorney will provide Plan Members with legal assistance in connection with the sale or purchase of a family dwelling which shall be used by Plan Member as a dwelling place.	No Charge, Fully Covered	5 hours	Sale or Purchase of Home (Primary Residence) This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participant's primary residence or of a vacant property to be used for building a primary residence. The benefit also includes attendance of an attorney at closing. It does not include services pro- <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Sale or Purchase of Home (Primary Residence) \$500 (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.) Sale or Purchase of Home (Second or Vacation Home) \$500 (Applies only to attorney who represents the plan member, not the attorney representing the lending institution.) <i>(No exclusions or limitations to this item cited in proposer's response)</i>	No charge, fully covered <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	5 hours	

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.		
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	
				<p>vided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home, vacation property, rental property, property held for business or investment or leases with an option to buy.</p> <p>Sale or Purchase of Home (Second or Vacation Home) This service covers the review or preparation, by an attorney representing the Participant, of all relevant documents (including the construction documents for a new second home or vacation home, the purchase agreement, mortgage and deed, and documents pertaining to title, insurance, recordation and taxation), which are involved in the purchase or sale of a Participants second home, vacation home or of a vacant property to be used for building a second home or vacation home. The benefit also includes attendance of an attorney at closing. It does not include services provided by any attorney representing a lending institution or title company. The benefit does not include the sale or purchase of a second home or vacation home held for rental purpose, business, investment or income or leases with an option to buy.</p>						
9.	<p>Insurance Law Representation and consultation in disputes between Plan Member and Plan Member's insurance company regarding the non-payment of claims for losses incurred by the Plan Member</p>	No Charge, Fully Covered	8 hours	<p>Insurance Claims This service provides the Participant with assistance in making insurance claims with the Participant's own</p>	<p>Insurance Claims.....\$300 <i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	8 hours	

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
	under a policy of insurance issued to the Plan Member			carrier, provided the carrier is not affiliated with the Plan Members Sponsor or Employer. Litigation of coverage issues is included. Litigation of damages is not included.		(No exclusions or limitations to this item cited in proposer's response)			
10.	Landlord/Tenant Law Legal Disputes as defendant with landlord involving the occupancy of your primary residence, including eviction defense.	No Charge, Fully Covered	8 hours	Eviction and Tenant Problems (Primary Residence - Tenant Only) This service covers the Participant as a tenant for matters involving leases, security deposits or disputes with a residential landlord. The service includes eviction defense, up to and including trial. It does not include representation in disputes with other tenants or as a plaintiff in a lawsuit against the landlord, including an action for return of a security deposit.	Eviction and Tenant Problems (Primary Residence - Tenant only) Correspondence and Negotiations \$280 Eviction Trial Defense . \$840 Plus Trial Supplement *	No charge, fully covered (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. (No exclusions or limitations to this item cited in proposer's response)	8 hours
11.	Traffic Violations Representation for non-criminal moving traffic violations.	No Charge, Fully Covered	DUI: 3 hours With DUI and minor traffic offenses: 6 hours	Traffic Ticket Defense (No DUI) This service covers representation of the Participant in defense of any traffic ticket including traffic misdemeanor offenses, except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor and trial.	Traffic Ticket Defense (No DUI) Plea or Trial at Court for Minor Moving Violations . \$250 Plea or Trial at Court for Serious Moving Violations Resulting in Jail Time or License Suspension . \$500	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. (No exclusions or limitations to this item cited in proposer's response)	DUI: 3 hours With DUI and minor traffic offenses: 6 hours
12.	Preparation of Legal Documents Preparation and review of miscellaneous legal documents for any Covered Legal Service not otherwise specifically covered or excluded under this Plan.	No Charge, Fully Covered	\$30 per document	Available under the coverages offered in the plan. (No exclusions or limitations to this item cited in proposer's response)	NO RESPONSE (No exclusions or limitations to this item cited in proposer's response)	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. (No exclusions or limitations to this item cited in proposer's response)	\$30 per document
13.	Change of Name Including preparation of Petition and attendance at Final Hearing	No Charge, Fully Covered	3 hours	This service covers the Participant for all necessary pleadings and court hearings for a legal name change. (No exclusions or limitations to this item cited in proposer's response)	Name Change \$400 (No exclusions or limitations to this item cited in proposer's response)	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. (No exclusions or limitations to this item cited in proposer's response)	3 hours

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
14.	Estate Administration Assistance in administering your estate, including the applicable property transfers and court appearances.	No Charge, Fully Covered	5.5 hours	This service provides representation for the Plan Member or spouse when the Plan Member or spouse is probating an estate and has been appointed executor or administrator. The service includes all of the court proceedings to transfer probate assets from the decedent to the heirs; the correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house; and any tax filings. This service does not include prosecuting or defending any litigation including a will contest.	Probate Proceedings Affidavit/Simple Procedure/Tax Only \$500 Standard Probate/Court Supervised Probate \$1,500 <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	5.5 hours
15.	Defense of Juveniles Defense of your eligible juvenile child in and relating to Juvenile Court Proceedings, where the underlying charge would not be considered a criminal felony charge if your child were being charged as an adult, and except traffic matters.	No Charge, Fully Covered	Involving an insured child: 8.5 hours Involving parental responsibilities: 4.5 hours	Juvenile Court Defense This service covers the defense of a Participant and a Participant's dependent child in any juvenile court matter, provided there is no conflict of interest between the Participant and the dependent child. When a conflict exists, or where the court requires separate counsel for the child, this service provides an attorney for the Plan Member only, including services for Parental Responsibility.	Juvenile Court Defense Negotiation and Settlement \$500 Trial \$1,200 Plus Trial Supplement * <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Involving an insured child: 8.5 hours Involving parental responsibilities: 4.5 hours
16.	Family Law Legal representation for family law matters including but not limited to Divorce (Contested and Uncontested), child support and child custody matters, spousal support, equitable distribution of marital assets, modification and enforcement actions and annulments.	No Charge, Fully Covered	7.5 hours	Divorce, Dissolution and Annulment (Contested and Uncontested) Twenty Hour Maximum This service is available to the Plan Member only, not to a spouse or dependents, for the first twenty hours of service. This service includes preparing and filing all necessary	Divorce, Dissolution and Annulment Twenty Hour Maximum (Available to Eligible Plan Member only) Uncontested \$1,800 Contested \$1,800 Enforcement or Modification of Support Order \$750	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	7.5 hours

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.		
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	
				<p>pleadings, motions and affidavits, drafting settlement agreements, and representation at the hearing or trial, whether the Plan Member is a plaintiff or a defendant. This service does not include disputes that arise after a decree is issued. It is the Plan Member's responsibility to pay fees beyond the first twenty hours.</p> <p>Enforcement or Modification of Support Order This service is available to the Plan Member and spouse, and covers representation after a judgment has been entered to enforce or modify a court's award of support or alimony, whether the Plan Member or spouse is a plaintiff or a defendant. This service does not cover transfer of a divorce decree from one state to another, the division of property, or collection activities after a judgment.</p>						
17.	<p>Criminal Violations Representation for all criminal misdemeanors, except first offense DUI, with representation available through trial in state courts.</p>	No Charge, Fully Covered	8 hours	<p>Misdemeanor Defense This service covers representation for Participants in defense of any criminal misdemeanor charge except those relating to traffic or driving under influence charges. Representation includes court hearings, negotiation with the prosecutor and trial. It does not include representation of a felony charge that is subsequently reduced to a misdemeanor. This service also does not cover any post-sentencing</p>	<p>Misdemeanor Defense Negotiated Plea \$500 Trial \$1,250 Plus Trial Supplement *</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	<p>Unlimited self-help guidance at no charge or panel attorney representation at discounted rate</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	<p>NO OUT-OF-NETWORK BENEFIT OFFERED</p>	<p>No charge, fully covered.</p> <p><i>(No exclusions or limitations to this item cited in proposer's response)</i></p>	8 hours	

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
				proceeding, probation violation hearing or appeals by either party.					
18.	Guardianship Uncontested and contested court proceedings for appointing you as a Guardian or Conservator. Includes filing of annual guardianship report/plan.	No Charge, Fully Covered	Contested, 8 hours Uncontested: 4 hours	Guardianship or Conservatorship (Contested and Uncontested) This service covers establishing a guardianship or conservatorship over a person and his or her estate when the Plan Member or spouse is being appointed as guardian or conservator. It includes obtaining a permanent and/or temporary guardianship or conservatorship, gathering any necessary medical evidence, preparing the paperwork, attending the hearing and preparing the initial accounting. This service does not include representation of the person over whom guardianship or conservatorship is sought, any annual accountings after the initial accounting, or terminating the guardianship or conservatorship once it has been established.	Guardianship or Conservatorship Uncontested Contested Plus Trial Supplement * (No exclusions or limitations to this item cited in proposer's response)	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. (No exclusions or limitations to this item cited in proposer's response)	Contested:8 hours Uncontested:4 hours
19.	Contingency Fee Including auto accidents, medical malpractice and similar causes of action. In the event the attorney assumes responsibility over any matter where the recovery of legal fees is provided by statute, by contract, contingent or otherwise, or by the nature of the claim, any attorney fees recovered shall be the property of the attorney. If the case is one which is to be handled according to contingent contract, however, the first \$1,000 shall be exempt from any fee. Participating or Network Attorney will represent the Plan Member under a contingent fee arrangement where the contingent fee cannot exceed 25% of the net recovery if successfully resolved before or after trial, or cannot exceed 30% of the net recovery if successfully resolved only after an appeal. In any civil case in which attorneys fees			PERSONAL INJURY Personal Injury (25% Network Maximum) Subject to applicable law and court rules, Plan Attorneys will handle personal injury matters (where the Participant is the plaintiff) at a maximum fee of 25% of the gross award. It is the Participant's responsibility to pay this fee and all costs.	NO OUT-OF-NETWORK BENEFIT OFFERED	Discounted rate from 33.3% to 30% for contingency cases (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	Including auto accidents, medical malpractice and similar causes of action. In the event the attorney assumes responsibility over any matter where the recovery of legal fees is provided by statute, by contract, contingent or otherwise, or by the nature of the claim, any attorney fees recovered shall be the property of the attorney. If the case is one which is to be handled according to contingent contract, however, the first \$1,000 shall be exempt from any fee. Participating or Network Attorney will represent	

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
	are recoverable by contract, or by statute, then the Participating or Network Attorney may enter a fee services agreement with the Plan Member, calling for a reasonable attorney's fee, as awarded by the Court in the action. The client will be obligated to pay the Participating or Network Attorney a reasonable fee as determined by the Court in the litigation, contingent upon collection from the adverse party.								the Plan Member under a contingent fee arrangement where the contingent fee cannot exceed 25% of the net recovery if successfully resolved before or after trial, or cannot exceed 30% of the net recovery if successfully resolved only after an appeal. In any civil case in which attorneys fees are recoverable by contract, or by statute, then the Participating or Network Attorney may enter a fee services agreement with the Plan Member, calling for a reasonable attorneys fee, as awarded by the Court in the action. The client will be obligated to pay the Participating or Network Attorney a reasonable fee as determined by the Court in the litigation, contingent upon collection from the adverse party.
20.	Bankruptcy Chapter 7 Only. Coverage includes consultation, preparation of Petition and Schedules, attendance at 341 Meeting of Creditors, including representation at required hearing.	No Charge, Fully Covered	8 hours	Personal Bankruptcy or Wage Earner Plan This service covers the Plan Member and spouse in pre-bankruptcy planning, the preparation and filing of a personal bankruptcy or Wage Earner petition, and representation at all court hearings and trials. This service is not available if a creditor is affiliated with the Sponsor or Employer, even if the Plan Member or spouse chooses to reaffirm that specific debt.	Personal Bankruptcy or Wage Earner Plan Chapter 7 Individual or Member/Spouse . . . \$850 Chapter 13 Individual or Member/Spouse . . \$1,400 <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	8 hours
	Immigration								
21.	Visa Extensions Defined as application for extension of any existing visas where eligible for said extensions	No Charge, Fully Covered	6 hours	Immigration Assistance This service covers advice and consultation, preparation of affidavits and powers of attorney, review of	Immigration Assistance Counseling on Preparing Forms and Hearing Preparation \$500	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	6 hours

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
				any immigration documents and helping the Participant prepare for hearings. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	<i>(No exclusions or limitations to this item cited in proposer's response)</i>	<i>(No exclusions or limitations to this item cited in proposer's response)</i>			
22.	Naturalization Defined as advice, consultation, preparation and filing of applications for naturalization before the United States Bureau of Citizenship and Immigration Services.	No Charge, Fully Covered	6 hours	Immigration Assistance: This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Immigration Assistance: Counseling on Preparing Forms and Hearing Preparation..... \$500. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	6 hours
23.	Deportation (Also Known as Removal): Advice, consultation and appearance before the U.S. Immigration Court to provide members with Defense of Removal actions and/or applications for Relief from Removal before the Immigration Judge.	No Charge, Fully Covered	6 hours	Immigration Assistance: This service covers advice and consultation, preparation of affidavits and powers of attorney, review of any immigration documents and helping the Participant prepare for hearings. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Immigration Assistance: Counseling on Preparing Forms and Hearing Preparation..... \$500. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	6 hours
24.	All immigration Matters not Listed Above: All other Immigration matters to be provided to members at one-third (1/3) discount off attorney's normal hourly rate.	1/3 discount off attorney's normal hourly rate		Office consultation, telephone advice, and document review. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Office Consultation and Telephone Advice \$70 (If no further covered services are provided). <i>(No exclusions or limitations to this item cited in proposer's response)</i>	Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	1/3 discount off attorney's normal hourly rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	
25.	Business Law Preparation of legal documents for one corporation, partnership or other business entity per year.	No Charge, Fully Covered	2 hours	Excluded in our plan. No service, including advice and consultations, will be provided for: (1) employment-related matters, including Company or statutory benefits; (2) matters involving the Company, MetLife and affiliates, or Plan Attorneys; (3) matters in which there is a conflict of interest between the Employee and spouse or dependents in which case services are excluded for the spouse and dependents, (4) appeals and class actions; (5) farm, business or investment matters, and matters involving property held for investment or rental or issues when the Participant is		Unlimited self-help guidance at no charge or panel attorney representation at discounted rate <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	2 hours

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
				the landlord; (6) patent, trademark and copyright matters; (7) costs or fines; (8) frivolous or unethical matters and (9) matters for which an attorney-client relationship exists prior to the Participant becoming eligible for Plan benefits.					
26.	All other legal matters	Except as provided herein above Participating or Network Attorneys will provide legal representation for all other limited, pre-existing or non-covered legal matters for a 33 1/3% discount from their normal hourly rates or fees.		Office Consultation and Telephone Advice This service provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded. The Plan Attorney will explain the Participant's rights, point out his or her options and recommend a course of action. The Plan Attorney will identify any further coverage available under the Plan, and will undertake representation if the Participant so requests. If representation is covered by the Plan, the Participant will not be charged for the Plan Attorney's services. If representation is recommended, but is not covered by the Plan, the Plan Attorney will provide a written fee statement in advance. The Participant may choose whether to retain the Plan Attorney at his or her own expense, seek outside counsel, or do nothing. There are no restrictions on the number of times per year a Participant may use this service; however, for a non-covered matter, this service is not intended to provide the Participant with continuing access to a Plan Attorney in order to seek advice that would allow the Participant to undertake his or her own representation.	Office Consultation and Telephone Advice . . . \$70 (If no further covered services are provided) (No exclusions or limitations to this item cited in proposer's response)	Up to 70% discount on hourly rates with panel attorney (No exclusions or limitations to this item cited in proposer's response)	NO OUT-OF-NETWORK BENEFIT OFFERED	33 1/3% discount (No exclusions or limitations to this item cited in proposer's response)	N/A

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
27.	Identity Theft Protection	Plan Member is entitled to the use of a fraud resolution program correcting the fraud, Identity Theft and credit related issues confronting the Plan Member.		Identity Management Services This service provides the Participant with access to LifeStages Identity Management Services provided by CyberScout, formerly known as IDT911, LLC. These services include both Proactive Services when the Participant believes their personal data has been compromised as well as Resolution Services to assist the Participant in recovering from account takeover or identity theft with unlimited assistance to fix issues, handle notifications, and provide victims with credit and fraud monitoring. Theft Support, Fraud Support, Recovery and Replacement services are covered by this service. For more information on identity theft protection, please visit http://www.legalplans-idtheft.com/ .	No Lifestages out of network option. Identity Theft (Correspondence/Notice to Creditors) \$250	No charge, fully covered <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	N/A
28.	Financial and Tax Planning	Key financial services will be provided by a nationally recognized financial services company which may be accessed by a toll-free telephone number and/or personal appointments at no cost to the member.		Providing valuable legal and financial education resources can help your employees be better prepared and make informed decisions. Your Hyatt Legal Plan includes access to PlanSmarts Retirewise®, an award winning, no cost, on-site workshop series that offers comprehensive retirement and financial education. Help your employees understand the value of -- and make the most of -- your Hyatt Legal plan by providing them with these important educational resources. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	NO OUT-OF-NETWORK BENEFIT OFFERED	N/A	NO OUT-OF-NETWORK BENEFIT OFFERED	No charge, fully covered. <i>(No exclusions or limitations to this item cited in proposer's response)</i>	N/A

RFP No. R2114349P1

Group Prepaid Legal Insurance Services

Plan Design Questionnaire Matrix

Page 16 of 16

	Benefit (legal services provided in the State of Florida by a Participating or Network Attorney)	Current Plan (U.S. Legal Services, Inc.)		Hyatt Legal Plans of Florida A MetLife Company		The Legal Plan, Inc. (d/b/a Preferred Legal Plan)		U.S. Legal Services, Inc.	
		In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network	In- Network	Out-of-Network
29.	IRS Audit Protection	Payment of legal or licensed accountant's fees up to a maximum of \$7,500 for assistance when Plan Member is requested in writing to appear at an IRS office concerning their federal tax return.	Maximum of \$7,500	Tax Audits This service covers reviewing tax returns and answering questions the IRS or a state or local taxing authority has concerning the Participant's tax return; negotiating with the agency; advising the Participant on necessary documentation; and attending an IRS or a state or local taxing authority audit. The service does not include prosecuting a claim for the return of overpaid taxes or the preparation of any tax returns.	Tax Audits Negotiation and Settlement \$500 Audit Hearing (Including Negotiation & Settlement) \$1,200 <i>(No exclusions or limitations to this item cited in proposer's response)</i>	N/A	NO OUT-OF-NETWORK BENEFIT OFFERED	Maximum of \$7,500	Maximum of \$7,500
30.	Please List Your Firm's Plan Enhancements Under The Proposed Plan Column			Please see additional plan design.	Please see additional plan design.	Local, Broward County-based Attorney-owned and operated plan, Unique "Home Office" structure for customer service, NO waiting periods, immediate, unlimited use of membership, ALL pre-existing issues are covered, FREE Credit Repair services, 24/7/365 Availability, \$9.95/month cost includes employee plus spouse / domestic partner, dependents AND anyone in the household	NO OUT-OF-NETWORK BENEFIT OFFERED		



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ATTORNEYS

[Benefits of joining](#) [Join the panel](#)

Attorneys

The Preferred Legal Plan is a licensed legal expense insurance company providing its members with superior legal representation at pre-determined fees. Preferred Legal Plan provides its services to the general public throughout the state of Florida.

Preferred Legal Plan refers a substantial number of members to attorneys located throughout all Florida counties.

Referrals are made to participating Panel Attorneys in all specialty areas of law. The Preferred Legal Plan member pays all fees associated with any representation directly to the Panel Attorney, similar to any other client. The central requirement for the Panel Attorney is adherence to the Preferred Legal Plan's Fee Schedule, which sets forth fixed fees for all of the services provided.

To become a Panel Attorney, Preferred Legal Plan requires:

- At least 5 years practice experience.
- Operation of a properly staffed law office.
- Being an active member of the Florida Bar with no bar complaints or disciplinary issues.
- Execution of the Panel Attorney Agreement, which details the legal services to be performed for Preferred Legal Plan members and the corresponding Fee Schedule.
- Maintaining a malpractice insurance policy of at least \$100,000.
- Always performing client representation in adherence with the highest ethical standards.

WELCOME TO PREFERRED LEGAL

Legal expense insurance is an exciting, cutting-edge program now being provided to over 18 million Americans nationwide. The industry has experienced rapid growth over the past few years, as more and more people are discovering the benefits and savings that legal expense insurance can provide.

CONTACT US TODAY

Employers	CONTACT
Small Biz	Preferred Legal Plan
Benefits Broker	Hollywood Gardens Executive Plaza
Individual	2535 N. 40th Avenue
Privacy Policy	Hollywood, Florida 33021
Disclaimer	888.577.3476 Toll free
	305.379.8438 phone

EMPLOYERS

Affordable Legal Personal Plan for your Employees.

[CLICK HERE](#)

SMALL BUSINESS

Protect Yourself and your Business.

[CLICK HERE](#)

BENEFIT BROKER

Present an essential voluntary benefit.

[CLICK HERE](#)

INDIVIDUAL

Protect yourself and your family for pennies a day.

[CLICK HERE](#)



786.621.8441 fax
Email us: info@preferredlegal.com

Office of Insurance Regulation
Specialty Product Administration

**FLORIDA COMPANY
CODE:**

75036

**FEDERAL EMPLOYER
IDENTIFICATION NUMBER:**

65-0849504

**ANNUAL REPORT
OF THE**

THE LEGAL PLAN, INC.

(Legal Expense Insurance Corporation)

**TO THE
OFFICE OF INSURANCE REGULATION
OF THE
STATE OF FLORIDA**

Specialty Product Administration
200 East Gaines Street
Tallahassee, FL 32399 - 0331

FOR CALENDAR YEAR ENDED

December 31, 2016

**DUE ON OR BEFORE
MARCH 1 EACH YEAR**

Original Submission



GENERAL INFORMATION AND INSTRUCTIONS

1. Financial statements must be prepared in accordance with generally accepted accounting principles and as prescribed in the Florida Statutes.
2. The Balance Sheet, Statement of Operations and the Statement of Cash flows must be prepared based on year-end amounts.
3. All terms used in this report will have their general meaning except where specific statutory language applies under the applicable provisions of the Florida Insurance Code.
4. This form is submitted electronically. Adobe Reader version 7.0.5 or higher is required. If you do not have that version, please upgrade at <http://www.adobe.com> prior to downloading any forms.
5. When you downloaded this report, you were assigned a session key. This session key has an expiration date that was also assigned prior to downloading this form. **Please make sure you save or submit prior to this expiration date or all work up until the last save will be lost.**

This session will expire on: **02/28/2017 11:30:00 PM** Eastern Time

6. To assist you in completing this form click both "Highlight Fields" and "Highlight Required Fields" in the upper right hand corner of the report page. This will highlight the fields where you may enter data.
7. The report form will calculate all totals and pre-populate fields based upon your responses. Data cannot be entered into the total and pre-populated fields.
8. Please enter all numeric fields with numbers only (no commas, dashes, dollar signs, etc.). Unanswered questions and blank lines on schedules will not be accepted. If no answers or entries are to be made, enter "0" on all lines asking for a numeric response and "None" or "N/A" on all lines requesting a non-numeric response. Additionally, certain Schedules and Exhibits provide the option "Check if N/A" if the information requested is not applicable to your company.
9. Line descriptions may not be altered or added. When in doubt where to place an item, show the item in an appropriate "Other" line and include a supplemental schedule describing the items listed in the "Other" category. Any item which is of an extraordinary nature should also be entered on an appropriate "Other" line.
10. "Save" or "Submit" buttons are provided on the last page of this report. Hit the ALT+s keys to go to the last page. By clicking the Save button, all data entered on the form will be saved to our website. **It is strongly recommended that you save your data periodically as you fill in this form.** You will receive a confirmation message once the data is successfully saved.
11. When you either save or submit the form, all data is checked for completeness; you will be notified if errors have occurred. When submitting data, you will be asked to correct these validation errors. Once the form is successfully submitted, the form becomes read-only. **To update information after submission, an amended form must be filed through REFS.**
12. If additional explanations, supporting statements or schedules are added or are necessary, the additions should be properly cross-referenced to the item being answered. This additional information should be in electronic format (i.e. Word, Excel, PDF, etc) or, if in paper format, scanned in as a PDF, and should be attached and uploaded to the filing as a Miscellaneous Document through REFS.
13. When you have completed a form and selected "Submit Final," your report form is uploaded as a "Completed" document to your Component List; this does not submit the report to the Office of Insurance Regulation. Upon completion of all required items, the "Begin Submission Process" button (bottom right of the screen) will activate. You must select and complete the "Begin Submission Process" to successfully submit your entire filing to OIR.
14. Please print, sign, notarize and upload a PDF version of the Jurat/Attestation Page (see next page) under the corresponding component in REFS. If you do not have a component so named, please upload a signed PDF under the Miscellaneous Documents component.

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

STATEMENT

Please see the Instructions Page OR you may notarize this form electronically by entering the Notary Public, Commission Number and Expiration Date on the form prior to submitting.

Company Name: THE LEGAL PLAN, INC.

Company FEIN: 65-0849504 Florida Company Code: 75036 Period Ending Date: 12/31/2016

State and Date of Incorporation/Organization: (State/Prov): Florida (Date): 08/14/1998

Date Licensed by the Office of Insurance Regulation: (Date): 12/27/1998

Date Commenced Business: (Date): 01/04/1999

Address of Home Office:

Street: 2535 N. 40th Avenue

City: Hollywood State/Prov: Florida Zip/Postal Code: 33021

Phone: (305) 379-8438 Ext: _____ Fax: (786) 621-8441

Address of Main Administrative Office:

Street: 2535 N. 40th Avenue

City: Hollywood State/Prov: Florida Zip/Postal Code: 33021

Phone: (305) 379-8438 Ext: _____ Fax: (786) 621-8441

Mailing Address:

Street: 2535 N. 40th Avenue

City: Hollywood State/Prov: Florida Zip/Postal Code: 33021

Phone: (305) 379-8438 Ext: _____ Fax: (786) 621-8441

Records Location (if different than Main Office):

Street: _____

City: _____ State/Prov: _____ Zip/Postal Code: _____

Address of Principle Florida Office:

Street: 2535 N. 40th Avenue

City: Hollywood State/Prov: Florida Zip/Postal Code: 33021

Phone: (305) 379-8438 Ext: _____ Fax: (786) 621-8441

Website: _____

Type of entity (check one) Corporation - For profit Sole proprietorship

Corporation - Not for profit Limited liability company

Partnership Other: _____

Contact Name: Brian J. Samuels

Contact Title: _____

Phone: (305) 379-8438 Ext: 12 Fax: (786) 621-8441

Email Address: bjs@preferredlegal.com

OFFICERS / DIRECTORS / MEMBERS

Show full name (initials not acceptable)

Chief Executive Officer Brian J. Samuels

President Jason S. Rudolph

Vice President Brian J. Samuels

Secretary Jason S. Rudolph

Treasurer / Chief Financial Officer Brian J. Samuels

Chairman of the Board Jason S. Rudolph

Directors / Members Brian J. Samuels
Jason S. Rudolph

STATE OF: FLORIDA

COUNTY OF: BROWARD

Jason S. Rudolph, President, Jason S. Rudolph, Secretary,
and Brian J. Samuels, Chief Financial Officer (or corresponding person having charge of the

financial records of the licensee), of the The Legal Plan, Inc. being duly sworn each for himself or herself deposes and says that they are the above-described officers of the said licensee, and that on the reporting period stated above, all of the herein assets were the absolute property of the said licensee, free and clear from any liens or claims thereon, except as herein stated, and that this report, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all assets and liabilities and of the condition and affairs of the said licensee as of the reporting period stated above, and of its income and deductions for the period reported.

Subscribed and Sworn to before me this

27 day of February, 2017

Notary Public: Elizabeth Kominsky

Commission Number: FF932897

Expiration Date: 12/15/2019

President/Owner

Secretary

Treasurer/CFO

Print this page

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

**BALANCE SHEET
ASSETS**

	Column 1 Total Assets	Column 2 Less Assets Non Admitted	Column 3 Admitted Assets
CURRENT ASSETS:			
1. Cash on Hand and on Deposit (Schedule A, Page 7)	\$459,103	0	\$459,103
2. Investments, Short Term (Schedule B, Page 8)	0	0	0
3. Accounts Receivable, Trade (Schedule C, Page 8)	\$62,197	0	\$62,197
4. Other Receivables: (Schedule C, Page 8)			
a. From Affiliates			
b. From Officers, Director, Owners			
c. From Others			
d. Other Receivables			
e. Less: Reserve for Losses	()	()	()
5. Prepaid Expenses			
6. Other (Identify)			
7. Total Current Assets	\$521,300	0	\$521,300
NON-CURRENT ASSETS:			
8. Investments and Securities (Schedule B, Page 8)	0	0	0
9. Accounts and Notes Receivable: (Schedule C, Page 8)			
a. From Affiliates			
b. From Officers, Director, Owners			
c. From Others			
d. Less: Reserve for Losses	()	()	()
10. Deferred Expenses			
11. Intangible Assets (Identify)			
12. Other (Identify)			
13. Total Non-Current Assets	0	0	0
FIXED ASSETS:			
14. Real Estate Owned (Schedule D, Page 9)	\$550,055	0	\$550,055
15. Computers [Section 625.012(11), F.S.]			
16. Less: Accumulated Depreciation	(\$42,312)	(0)	(\$42,312)
17. Other Depreciable Fixed Assets			
a. Office Furniture & Equipment			
b. Automobiles			
c. Leasehold Improvements			
d. Other (Identify)			
e. Less Accumulated Depreciation	()	()	
18. Total Fixed Assets	\$507,743	0	\$507,743
19. TOTAL ASSETS:	\$1,029,043	0	\$1,029,043

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

**BALANCE SHEET
LIABILITIES AND NET WORTH**

CURRENT LIABILITIES:		
1. Accounts Payable		\$138
2. Commissions Payable		\$42,293
3. Notes Payable: (Schedule E, Page 9)		
a. To Affiliates	0	
b. To Officers, Directors, Owners		
c. To Others (Identify) _____		
Total Current Notes Payable		0
4. Taxes Payable:		
a. Premium Tax		
b. Federal and State Taxes		
c. Other Taxes (Identify) _____		
Total Taxes Payable		
5. Accrued Interest		
6. Accrued Expenses		
7. Unpaid Claims		
8. Unearned Premium Reserve (Schedule G, Page 11)		\$76,899
9. Other (Identify) Payment Rcd. for Future Policies		\$4,997
10. Total Current Liabilities		\$124,327
LONG TERM LIABILITIES:		
11. Mortgages Payable (Schedule D, Column 2, Page 9)		\$168,054
12. Notes Payable (Schedule E, Page 9)		
a. To Affiliates	0	
b. To Officers, Directors, Owners		
c. To Others (Identify) _____		
Total Long-Term Notes Payable		0
13. Unearned Premium Reserve (Schedule G, Page 11)		0
14. Other (Identify) _____		
15. Total Long Term Liabilities		\$168,054
16. Total Liabilities		\$292,381
NET WORTH:		
17. Capital Stock:		
a. Common	\$122	
b. Preferred		
Total Capital Stock		\$122
18. Paid-In Capital		\$10,752
19. Retained Earnings		\$725,788
20. Other (Identify) _____		
21. Less: Treasury Stock		
22. Total Net Worth		\$736,662
23. TOTAL LIABILITIES AND NET WORTH		\$1,029,043
24. Net Worth (Per Line 22 above)		\$736,662
25. Less: Non-Admitted Assets (From Line 19, Column 2, Page 4)		0
26. STATUTORY NET WORTH		\$736,662

STATEMENT OF OPERATIONS AND RETAINED EARNINGS

INCOME	
1. Earned Premiums (From Exhibit I, Line 5, Page 12)	\$1,486,777
2. Interest Earned	\$54
3. Other Income (Identify) miscellaneous	\$466
4. Total Income	\$1,487,297
EXPENSES	
5. Salaries	\$369,920
6. Claims Expense	
7. Commissions	\$167,918
8. General Expenses (Schedule F, Page 10)	\$250,120
9. Total Expenses	\$787,958
10. Net Income Before Federal and State Income Taxes And Extraordinary Items (Line 4 - Line 9)	\$699,339
11. Extraordinary Item (Explain)	
12. Federal and State Income Taxes	
13. Total Taxes & Extraordinary Items (Line 11 + Line 12)	
NET INCOME AND RETAINED EARNINGS	
14. Net Income (Line 10 - Line 13 above)	\$699,339
15. Retained Earnings, December 31, Previous Year	\$588,449
16. Less: Distributions/Dividends Paid Out	(\$562,000)
17. Other (Identify)	
18. RETAINED EARNINGS DECEMBER 31, CURRENT YEAR (Enter on Line 19, Page 5)	\$725,788

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

SCHEDULE A
Cash on Hand & On Deposit
(See Note Below)

Check if Not Applicable

Name and Location of Funds	Balance
SunTrust Bank, NA Hollywood, Florida	\$454,471
Regions Bank, NA Hollywood, Florida	\$4,632
Other (amounts not listed in detail)	
Total (Should Equal Line 1, Page 4):	\$459,103

NOTE: List individual amounts if they exceed the lesser of 10% of the line item amount or \$5000. Combine all amounts not listed in detail on the line marked "Other".

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

SCHEDULE B
Investments
(See Note Below)

Check if Not Applicable

Description	Face Value or Number of Shares	Market Value	Cost (Book)
N/A	N/A	0	0
Other (amounts not listed in detail)			
Total (Should Equal Line 2 + Line 8, Page 4):		0	0

SCHEDULE C
Accounts / Notes Receivable
(See Note Below)

Check if Not Applicable

Description / Name	Security	Balance
4th qtr prems due from IDTBS on behalf of employee	0	\$9,732
4th qtr prems due from UFJPI on behalf of employee	0	\$4,683
4th qtr prems due from TBridge on behalf of employee	0	\$2,846
4th qtr prems due from Dr's. Choice on behalf of employee	0	\$3,454
4th qtr prems due from CityMir on behalf of employee	0	\$2,061
4th qtr prems due from Beth on behalf of employee	0	\$3,078
Other (amounts not listed in detail)		\$36,343
Total (Should Equal Sum of Lines 3 + 4(a-d) + Line 9(a-c), Page 4):		\$62,197

NOTE: List individual amounts if they exceed the lesser of 10% of the line item amount or \$5000. Combine all amounts not listed in detail on the line marked "Other".

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

SCHEDULE D
Real Estate Owned / Mortgages Payable
(See Note Below)

Check if Not Applicable

Location and Description	Market Value	Cost (Book)	Mortgage Balance
2535 N. 40th Avenue, Hollywood FL Office Building	\$600,000	\$550,055	\$168,054
Other (amounts not listed in detail)			
Total (Should Equal Line 14, Page 4 and Line 11, Page 5):		\$550,055	\$168,054

SCHEDULE E
Notes Payable
(See Note Below)

Check if Not Applicable

Name of Creditor	Collateral	Balance
N/A	N/A	0
Other (amounts not listed in detail)		
Total (Should Equal Sum of Lines 3(a-c) + Lines 12(a-c), Page 5):		0

NOTE: List individual amounts if they exceed the lesser of 10% of the line item amount or \$5000. Combine all amounts not listed in detail on the line marked "Other".

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

**SCHEDULE F
General Expenses**

Description	Amount
Accounting and Auditing	\$1,750
Advertising and Marketing	\$8,879
Attorney and Related Legal Fees	
Auto Expenses	\$3,243
Bank Charges	\$7,775
Computer Expenses	
Consulting Fee(s)	\$2,666
Depreciation & Amortization	\$14,104
Employee Benefits	
Equipment Rental	
Interest Expense	\$9,336
Insurance	\$2,868
Licenses and Related Fees	\$4,173
Office Supplies and Expenses	\$19,035
Postage and Mailing Services	\$5,188
Printing	
Rent and Rental Items	
Repairs & Maintenance	\$4,550
Taxes: Payroll	\$89,562
Property	\$20,232
Other Taxes	\$9,461
Telephone and Telegraph	\$12,736
Travel and Entertainment	\$21,350
Utilities	\$2,932
Other (List Below)	
SIMPLE IRA Employer Match	\$10,280
Total General Expenses (Must Equal Line 8, Page 6):	\$250,120

SCHEDULE G
Unearned Premium Reserve

Policy Length (Number of Years Remaining)		Number of Policies	Total Premiums \$\$\$	Portion To Reserve	Reserves Required \$\$\$
1 year or less		12,529	\$153,798	1/2	\$76,899
2 years	2			1st year - 3/4	
	1			2nd year - 1/4	
3 years	3			1st year - 5/6	
	2			2nd year - 1/2	
	1			3rd year - 1/6	
4 years	4			1st year - 7/8	
	3			2nd year - 5/8	
	2			3rd year - 3/8	
	1			4th year - 1/8	
5 years	5			1st year - 9/10	
	4			2nd year - 7/10	
	3			3rd year - 1/2	
	2			4th year - 3/10	
	1			5th year - 1/10	
Totals *		12,529	\$153,798		\$76,899

* Reserves Required total must equal the sum of Line 8 + Line 13, Page 5.

INSTRUCTIONS: Policies paid on a monthly basis and prepaid one (1) year policies will use the line "1 year or less", under "Policy Length". For monthly payments, one-half of the payment is required to be placed in reserve. Prepaid multi year policies will be listed on the applicable "Policy Length" line.

**EXHIBIT I
Premium Earned**

1. Premiums Written as of December 31, 2016	_____ \$1,490,734
2. Other Related Fees and Charges	_____ _____
3. Unearned Premium as of December 31, Prior Year	_____ \$72,942
4. Cancellations & Refunds	(_____)
5. Unearned Premium as of December 31, 2016	(_____) \$76,899
6. Premiums Earned Year to Date (1 + 2 + 3 - 4 - 5 = 6) (Must Agree with Line 1, Page 6)	_____ \$1,486,777

**EXHIBIT II
Legal Expense Plans in Place - Nationwide, Including FLORIDA**

	Number of Plans	Total Premiums
1. Plans in Place as of December 31, Prior Year	_____ 12,029	_____ \$145,884
2. Plans Sold during the Current Year	_____ 4,190	_____ \$49,788
3. Plans Expired during the Current Year	(_____)	(_____)
4. Plans Cancelled during the Current Year	(_____) 3,690	(_____) \$41,874
5. Plans in Place as of December 31, Current Year (1 + 2 - 3 - 4 = 5) (Must Agree with the Totals Line, Schedule G, Page 11)	_____ 12,529	_____ \$153,798

**EXHIBIT III
Legal Expense Plans in Place - FLORIDA Only**

	Number of Plans	Total Premiums
1. Plans in Place as of December 31, Prior Year	_____ 12,029	_____ \$145,884
2. Plans Sold during the Current Year	_____ 4,190	_____ \$49,788
3. Plans Expired during the Current Year	(_____)	(_____)
4. Plans Cancelled during the Current Year	(_____) 3,690	(_____) \$41,874
5. Plans in Place as of December 31, Current Year (1 + 2 - 3 - 4 = 5)	_____ 12,529	_____ \$153,798

**EXHIBIT IV
Required Deposit for Legal Expense Plans in Place**

Is this the FIRST YEAR of OPERATION for the licensee (check if Yes)?	<input type="checkbox"/>
1. Annualized Premiums for All Plans in Place as of December 31, Current Year	_____ \$1,505,683
2. Deposit / Surety Bond Required by Section 642.023, Florida Statutes	_____ \$100,000
3. Deposit / Surety Bond in Place	_____ \$100,000
4. Additional Deposit / Surety Bond Increase Required (If Line 3 is LESS THAN Line 2, Enter Difference)	_____ _____
5. If Additional Deposit / Surety Bond Increase Required, Provide Date Deficiency Corrected (Attach Evidence of Correction)	_____ _____

LIST OF OFFICERS/DIRECTORS AND KEY PERSONNEL

Complete the following for all officers, directors, partners, members, and facility executive director/administrators. Include shareholders and affiliates holding at least 10% interest in the operations of the provider. State the percentage owned. If such person and/or shareholder has been appointed, elected, nominated, designated or has been added to this list during this report period, place a check in the "New" column provided. If required biographical information has not been previously submitted on those checked, please refer to the instructions provided at <http://www.floir.com/siteDocuments/OfficeDirector.pdf>.

Name	Position/Title	Residence Address	City	State/Prov.	Zip/Postal Code	Date of Birth	%	New
Jason S. Rudolph	Owner/President	966 Harborview Drive	Hollywood	FL	33019	Pursuant to 119.0712.a, §	50	<input type="checkbox"/>
Brian J. Samuels	Owner/Vice President	2690 Edgewater Court	Weston	FL	33332	Pursuant to 119.0712.a, §	50	<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
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								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>
								<input type="checkbox"/>

LIST OF COMPANIES

Complete the following for all companies and affiliates holding at least 10% interest in the operations of the provider. State the percentage owned. If such company has been added to this list during this report period, place a check in the "New" column provided.

Name	Business Address	City	State/ Prov.	Zip/Postal Code	FEIN	%	New
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
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							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>
							<input type="checkbox"/>

Company Name: THE LEGAL PLAN, INC.

Year Ending: December 31, 2016

Office of Insurance Regulation
Specialty Product Administration

LEGAL EXPENSE INSURANCE CORPORATION

Licensee: THE LEGAL PLAN, INC.

Address: 2535 N. 40th Avenue

City: Hollywood

State: FL

Zip Code: 33021

Florida Company Code: 75036

Federal Employer Identification Number: 65-0849504

Annual Report Filing Fee

AMOUNT	TYPE	CLASS	FEE	TR ACCT
\$100	10	30	F	3001

STAPLE CHECK FOR \$100.00 HERE

Made Payable to the DEPARTMENT OF FINANCIAL SERVICES

Print this page and mail with the check to:

FLORIDA DEPARTMENT OF FINANCIAL SERVICES
REVENUE PROCESSING SECTION
POST OFFICE BOX 6100
TALLAHASSEE, FL 32314-6100

Print this page

SAVE/SUBMIT PAGE

Save - Use this button to save your data to our server. **It is strongly recommended that you save your data periodically as you fill in this form.** You can still save your data even if you have validation errors appear below.

Submit Final - Use this button if you have entered all the required information and want to submit this data to our server. If you have validation errors, they must be corrected before being able to submit the form data. **Once you successfully submit the form data, you can no longer make changes.**

The session key will expire on: **02/28/2017 11:30:00 PM** Eastern Time

Save

Submit Final