



# OVERVIEW

## of the Legal Protection Program

As an included benefit to the Preventive Care Program, Employer's Choice has established a risk based relationship with a tax and employee benefit law firm with over 35 years of experience in legal protection services to the healthcare community. The Legal Protection Service provides \$500,000 legal support services for the employer and \$10,000 legal support services for the employee.

To facilitate the provision of these services, Employer's Choice furnished the Insurer's Underwriting team with information such as:

- Employer and employee marketing materials
- Section 125 adoption agreement
- Payroll process information
- Paycheck examples
- Evidence of employee participation as described in the plans
- Contracts and agreement between all applicable parties
- Other germane documents as requested for underwriting



As a result of the verification and approval of underwriting, a policy has been issued to Employer's Choice in support of the Preventive Care Plan's compliance with all applicable regulations.

A Certificate of Coverage is provided to Employer's Choice by PLLS to share as evidence of the successful underwriting and coverage issued to Employer's Choice.

Distinguishing itself from other forms of insurance, the Legal Protection Program imposes a unique condition for coverage: Employer's Choice is subject to a thorough audit of records. This audit ensures that the program is being administered in accordance with the information provided during the underwriting process.

Coverage is bound on the day the first employer invoice is paid.

