



# “Affordable Legal Protection You Can’t Afford To Be Without”

The United Legal Benefits Plan is a group legal insurance plan that provides legal protection to its members and their families. The coverage is similar to medical insurance with a network of local independent law firms providing legal services instead of a network of doctors providing medical services.

**For \$20 or less per month**, all legal matters are covered by the Plan and legal services are provided for either no-additional-charge or at discounted rates. Regardless of the legal need, ULB members are guaranteed to save money.

## **No additional charge services include:**

- **Unlimited Legal Advice and Consultation**
- **Preparation of Legal Documents - including Wills, Advance Directives, Living Wills and Powers of Attorney.**
- **Review of Legal Documents - such as lease and purchase agreements.**
- **Representation in Court for certain legal matters.**

Other legal matters not included in the above categories are covered by the ULB Plan and legal services are provided at a **minimum 25% discount** from the standard rates of the law firm. Having the ability to select a law firm and by contacting their attorney directly for all legal needs, ULB members are guaranteed confidentiality and they develop a long-lasting personal relationship with their family attorney.

ULB members and their dependents are covered by the ULB Plan and are immediately eligible for all benefits. There is no waiting period and members may enroll at any time.

Additional details about the United Legal Benefits Plan can also be found on its Website, [www.unitedlegalbenefits.com](http://www.unitedlegalbenefits.com), or by contacting ULB directly at 410-628-1110 or toll free at 1-800-546-1602.

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