

## Legal and Identity Theft Protection for Qualifying Status Change

Because you may have experienced a Qualifying Status Change, you can enroll in certain benefits outside the annual enrollment period. Moments like this may be a good time to assess whether your circumstances have changed and how your company benefits can help you now.

Consider enrolling in LegalShield and get access to an experienced provider law firm that can assist with legal matters related to:

### Getting Married

Saying “I do” is an exciting milestone. However, it often involves substantial changes to property ownership, living arrangements, and important documents. Having a well-qualified lawyer to guide you during this time can ease your mind and reduce expenses for:

- Name changes
- Creating or updating your Will or trust
- Creating or updating your power of attorney and healthcare directive
- Contract review (e.g., new lease)
- Purchasing or selling a home

### Divorce

Unfortunately, circumstances can lead to the stressful and painful decision to divorce from your partner. LegalShield provides you with a qualified lawyer to guide you during this time and reduce expenses.

- Covers up to 30 hours for members contested divorce, separation or annulment.
- Available for the member only
- Uncontested divorce is covered in full.

### Family Additions

Welcoming a new child to your family is one of life’s most joyous events. LegalShield supports you with a dedicated law firm to help protect your family with consultation on a range of personal legal matters, including:

- Creating or updating your Will or trust
- Creating or updating your power of attorney and healthcare directive
- Establishing legal guardianship
- Purchasing or selling a home if it’s time for more space

### Death of a Loved One

Losing a family member is one of the most difficult times in a person’s life. In addition to the emotional toll, the death of a loved one often introduces complicated decisions requiring sound legal advice. If you are an executor of an estate, your LegalShield benefit provides legal guidance on executor obligations and responsibilities, including:

- Settling the estate
- Dealing with debt collectors



- Re-registering property titles and financial accounts
- Social Security and Veteran Benefit disputes

### Other Qualifying Events

Aside from these events, LegalShield could help save you time and money throughout the year on various unexpected personal legal matters:

- Family issues, such as: Elder Care, Child Custody, Juvenile Matters, Immigration Assistance
- Financial emergencies such as: Collection Letters, Personal Injury, Consumer Bankruptcy
- Home issues, such as: Eviction or Tenant Problems, Foreclosure, Sale or Purchase of Home

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### **IDShield provides you and your family with 360° online protection.**

Consider enrolling if you or your family spend time online, use social media and have concerns about your online reputation, participate in online gaming or worry about the increase in cybercrimes.

#### Plan benefits include:

- Full-service identity restoration, including a **Fraud Protection Plan** which can reimburse you for related costs of up to \$3 million on the *Individual Plan*
- Best-in-class monitoring and real-time data threat alerts
- Unlimited consultation for online identity security matters
- Credit score tracker
- 24-hour emergency help
- Online privacy and reputation management consultation
- **Anti-malware protection**
- **Password manager**
- Trend Micro's **VPN Proxy One**
- Much more

To learn more, visit [www.shieldbenefits.com/blackhawkcounty](http://www.shieldbenefits.com/blackhawkcounty).

### Qualifying Events

- If you were part of a breach or are victim of identity theft

Contact HR to discuss your qualifying event eligibility.