

Your Group Legal Plan

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The Group Legal Plan, administered by ARAG Group, can help you resolve legal issues before they become major problems by providing immediate access to the attorney of your choice.

This brochure describes highlights of The Sound Partnership's Group Legal Plan. For more details about the plan, please contact:

ARAG Group

■ **1-800-247-4184**

You may call ARAG Group Monday through Friday from 5:00 am to 5:00 pm Pacific Time, or visit their website at www.araggroup.com. Register using The Sound Partnership's policy number (#3460002) for plan benefits and a list of Network Attorneys.

You may also contact The Sound Partnership at **(253) 571-1240**.



This is intended only as a highlights of the plan—it is not a summary plan description. If there is a conflict between these highlights and the official plan documents, the official plan documents will prevail. The Sound Partnership reserves the right to amend or terminate the plan or any plan provision at any time. This is not an employment contract or a guarantee to continue employment for any length of time.

About the Group Legal Plan

The Group Legal Plan provides easy access to experienced attorneys. You can discuss covered legal matters with an attorney over the phone or in a personal consultation, depending on your needs.

Who Is Eligible

You can enroll in the Group Legal Plan if you are an eligible member of The Sound Partnership.

Cost

You pay the full cost for the Group Legal Plan. If you enroll in the plan, your cost is automatically deducted from your paycheck.

How the Plan Works

When you need legal assistance, you can use a Network Attorney or a Non-Network Attorney. The benefits you receive are greater when you use a Network Attorney.

Network Attorneys

For quick answers to your legal questions, you can call the toll-free telephone service to speak with an experienced Telephone Attorney who will explain your rights, responsibilities and options for many personal legal matters covered by the plan. There is no cost for using a Telephone Attorney, and you can call as often as you need.

If you prefer a personal consultation on a covered legal matter, you can contact any attorney listed in the Network Attorney directory. When you use a Network Attorney, there are no copayments or deductibles, and for most covered legal matters, hourly attorney fees are covered in full. Plus, your Network Attorney files claims for reimbursement directly with ARAG Group.

Non-Network Attorneys

You can also see a Non-Network Attorney, but you pay expenses first. To be reimbursed, you submit a claim form, along with your attorney's billing statement, to ARAG Group. The maximum amount the plan will reimburse you for covered legal services is based on a reimbursement schedule. A copy of the reimbursement schedule is included in your new member packet from ARAG Group.

Covered Services

The plan covers a variety of legal services including...

Telephone and Online Financial Planning Services

- Financial planning information and advice
- Personal federal tax information
- Interactive financial planning website

Telephone Legal Services

- Telephone legal advice
- Follow-up calls/correspondence
- Document preparation
- Document review
- Will preparation (complex wills are covered up to the amount paid for a standard will)
- Electronic document storage
- Identity theft services

In-Office Coverage

- Divorce
- Name change proceedings
- Court adoption proceedings
- Standard wills and durable powers of attorney
- Driving privilege protection (excluding DWI)
- Guardianship/conservatorship (contested or uncontested)
- Administrative hearings
- Criminal misdemeanor protection
- Consumer protection
- Purchase and sale of primary residence
- Property protection
- Defense of civil damage claims
- Juvenile Court proceedings
- IRS matters, paid at an hourly rate, up to the plan maximums regardless of the attorney you choose
- Insanity or infirmity proceedings

Exclusions

- Legal services for matters against the ARAG Group, the policyholder and/or the plan sponsor (The Sound Partnership)
- Legal services arising out of your profession, business interests, investment interests, occupation, employment, workers' or unemployment compensation, relocation required by an employer, patents or copyrights
- Legal services for a person other than you or for another plan member against you
- Costs related to title insurance, title search, title abstracting and any costs other than attorney fees
- Legal representation in class actions, interventions or court appeal proceedings
- Legal representation deemed by the ARAG Group to be lacking merit or representation, in the judgment of the providing attorney, or in violation of attorney ethics rules
- Court representation in Small Claims Court or in a similar court of limited jurisdiction
- Legal disputes involving insurance contracts or related to structural damage(s), noise, visual or other intangible hindrances arising out of or affecting real estate property
- Legal disputes arising out of inheritance law or involving contracts related to family law matters
- Legal services which are eligible to be paid by another party, allowed to be paid by law, involving punitive damage(s) claims or other matters normally handled by contingency fee

Pre-existing Legal Matters

Any legal matter that was initiated before you started participating in the plan will not be covered. "Initiated" means the date the infraction occurred, the date a document was filed with the court or the date an attorney was hired.