



## Legal Plans

Studies reveal that employees suffering through legal problems are typically absent from work five times more than average, and their productivity while at work noticeably declines. Group legal plans can alleviate stress and reduce the time it takes for employees to resolve legal issues, enabling them to refocus on their jobs in less time.

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### What Are Legal Plan Benefits?

Group legal plans are voluntary benefits that you can offer to give your employees access to legal services that they probably couldn't otherwise afford. Employees pay into the program through payroll deductions, and, when they need legal assistance, they have access to an attorney to help them without the usual high cost of legal fees.

Legal plan benefits can help employees in a variety of situations, including phone consultations to courtroom appearances. The more common service categories used by employees with group legal plans include the following:

- Telephone advice and office consultations with an attorney
- Estate planning documents, including wills, trusts, living wills and powers of attorney
- Real estate matters, including home purchase, sale and refinancing
- Financial matters such as debt collection defense
- Hiring or dealing with contractors
- Leasing or purchasing an automobile
- Traffic offenses
- Criminal matters

For any legal plan, certain specified legal services will be covered, and non-covered matters will often be provided at a reduced rate from the attorney's normal charges.

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### How Do Legal Plan Benefits Work?

Your company can contract with a legal plan provider to give your employees access to this voluntary benefit. Offering a group legal plan comes at no cost to the employer because it is a voluntary benefit that is paid for through payroll deduction by participating employees. When employees need to use this benefit, they communicate directly with the legal plan provider to access legal services.

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### Why Offer Legal Plan Benefits?

Legal plan voluntary benefits are widely applicable because there are a number of reasons why an employee might seek legal counsel. Offering a group legal plan can help reduce employee stress, time away from work and work time used for personal legal issues. Productivity may improve as employees spend less of their work time worrying about and resolving legal problems, and having access to an attorney through a legal plan frequently brings about a faster resolution to the problem.

Contact STR Benefits Consulting to learn more about offering a group legal plan as part of your voluntary benefits package.

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