

Terms of Membership

Your membership is subject to the following terms and conditions:

1. Members of the Plan are employees who are currently employed by Group Sponsor or members of the Group Sponsor and who have paid the membership fee directly from their pay. Membership benefits extend to the employee/member, their spouse or domestic partner and children 21 or under living at the employee's residence.

2. Each person eligible to receive legal services under the Plan shall be referred to a local attorney who will provide legal services for all matters and at such rates as set forth in the current Schedule of Benefits. WRLSP may change the services provided or the rates charged from time to time, but not more frequently than once per year, by issuing a new Schedule of Benefits and serving the same by regular mail upon the member. Changes to the Plan become effective upon service of the new Schedule of Benefits.

3. Legal services shall be provided by independent lawyers participating under the Plan. WRLSP does not employ the lawyers providing services nor does WRLSP provide legal services.

4. Members become eligible for services immediately upon the first payroll deduction of fees for that specific member and eligibility terminates immediately upon member's termination of

employment or the failure to deduct fees from payroll for that specific member.

5. Membership costs seven dollars and fifty cents (\$7.50) per month, via payroll deduction. The membership fee may increase only after providing written notice of such increase to the member.

6. The Plan may be cancelled at any time by either party or by sending written notice of the cancellation to the other party.

7. The following are **excluded** from coverage under the Plan:

A. Any matter between employees or members of your group, other members of the Plan or between the member and any group sponsor.

B. Payment of any out-of-pocket expenses such as filing fees, recording fees, or other costs which are the sole responsibility of the member.

C. Representation in any legal matter not listed under the schedule of benefits.

D. Any legal matter that arises prior to enrollment or after termination of enrollment.

E. "Minor Traffic Violations" does not include coverage while operating a commercial vehicle.

F. Any claim which, in the independent professional judgment of the attorney appears groundless or lacks economic feasibility.

G. The jurisdiction of any covered legal matter is limited to the State of Ohio.

8. All services provided by the attorneys under this Plan shall be provided in accordance with professional and ethical standards expected of lawyers, free of any direction, control or interference by the Group Sponsor or WRLSP. Further, all such services shall be provided with complete confidentiality between the members and their counsel in accordance with the applicable ethics rules.

9. Any member who is entitled to have legal services furnished under this Plan may, if such member so desires, select counsel other than that furnished, or approved by the Plan, provided, however, that neither the WRLSP nor the Group Sponsor nor any participating law firm under the Plan shall be under any obligation to pay for the legal services furnished by the attorney selected by the member.