LegalEASE

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The Bishop's School

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Welcome to Your LegalEASE Plan

LegalEASE has you covered when you run into life's legal challenges. With paid-in-full benefits for personal legal matters and the largest and most qualified provider network covering all 50 states, the LegalEASE Plan gives members the confidence to take on all legal challenges.

Enroll / Access your Benefits



Welcome | Coverage | Definitions | Network | About

Benefits Summary

View Benefit Information ↓

Benefits Plan Coverage

Benefits are designed to meet the typical needs of a colleague and their family. There are no deductibles to worry about for covered services. Benefits cover the attorney's time. Other costs such as filing fees or court costs are not covered. Listed below are the types of matters that are covered by the LegalEASE benefits plan. This plan offers the convenience of in-

network and out-of-network benefits. Many of the below areas are fully covered in-network.

Who's Covered

The Member's spouse and Member's unmarried dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 26.

Plan Cost

The LegalEASE Plan is **$9.75 bi-weekly**, via payroll deduction, based on a 26 pay-period deduction schedule.

Benefits Summary

BENEFIT CATEGORY	LEGALEASE PLAN COVERAGE PARTICIPATING ATTORNEY	LEGALEASE PLAN COVERAGE NON-PARTICIPATING ATTORNEY
ADVICE AND CONSULTATION		
LegalEASE Helpline	Covered	Not Applicable
Initial Law Ofice Consultation one hour per calendar quarter	Covered	Not Applicable
Review of Simple Documents up to 6 pages	Covered	Not Applicable
MISCELLANEOUS LAW OFFICE SERVICES		
Legal Services for any non-excluded legal matter not specifially covered in the schedule of Benefits up to 10 hours per year	Covered	$60/hour
Discounted Legal Services for any non-excluded legal matter	25% on discount Participating Attorney's hourly rates	Not Applicable
FINANCIAL ADVISOR		
Financial Helpline	Covered	Not Applicable
IDENTITY THEFT PREVENTION/RECOVERY ASSISTANCE		

Advice and Consultation	Advice and Consultation	Not Applicable
Personal Recovery Kit	Covered	
Recovery Letter preparation by plan attorney	Covered	Not Applicable
Review of necessary recovery legal documents (up to 6 pages each).	Covered	Not Applicable
CONSUMER MATTERS		
Document Preparation		
↳ Simple Deed	Covered	$65
↳ Promissory Note	Covered	$55
↳ Consumer Dispute Correspondence	Covered	$55
↳ Installment Sales Agreement	Covered	$55
↳ Simple Affidavit	Covered	$55
↳ General Power of Attorney: Member & Family Member	Covered	$55
↳ Lease Agreement - Tenant only	Covered	$65
↳ Time Share Agreement	Covered	$55
Consumer Dispute	Covered	$595
Small Claims Court Reprsentation	Covered	$300
Mail Order or Internet Purchase Dispute	Covered	$300
Bank Fee Dispute	Covered	$300
First-time Vehicle Buyer	Covered	$300

Vehicle Repair and Lemon Law Litigation	Covered	$300
Cell Phone Contract Dispute		
↳ Contract review up to 6 pages	Covered	$300
↳ Representation	Covered	$300
Personal Property Protection	Covered	$300
Warranty Dispute		
↳ Contract review up to 6 pages	Covered	$300
↳ Representation	Covered	$300
Healthcare Coverage Disputes and Records		
↳ Office Consultation up to 5 hours	Covered	$300
↳ Review of Health Care Policy	Covered	$300
↳ Review/preparation of document up to 6 pages	Covered	$300
Identity Theft Defense	Covered	$850
ESTATE PLANNING		
Simple Will or Codicil for:	Covered	$80
Living Will/Health Care of Advance Directive	Covered	$55
Health Care or Medical Power of Attorney	Covered	$55
Revocable or Irrevocable Living Trust Document	Covered	$310
Probate of Small Estate	Covered up to 2 hours	$120
ELDER MATTERS		

Elder Parent Will Preparation	Covered	$80
Elder Parent Living Will/Health Care or Advanced Directive	Covered	$55
Elder Parent Durable Financial Power of Attorney	Member co-pay $45 per document	Not Applicable
Elder Parent Health Care or Medical Power of Attorney	Member co-pay $45 per document	Not Applicable
Elder Law Matters	Covered	$425
RESIDENTIAL MATTERS		
Purchase of Primary Residence	Covered	$490
Sale of Primary Residence	Covered	$365
Refinancing of Primary Residence	Covered	$385
Vacation or Investment Home Sale/Purchase/Refinancing	Covered	$425
Home Equity Loan Assistance	Covered	$360
Property Tax Assessment	Covered	$360
Tenant Dispute	Covered subject to Managed Case Rules*	$1,700 maximum subject to Managed Case Rules*
Tenant Security Deposit Dispute	Covered	$850
Landlord Dispute with Tenant		
↳ Pre-litigation	Covered up to 10 hours	$595
↳ Trial	Covered up to 10 hours	$595
Security Deposit Dispute with Tenant	Covered up to 10 hours	$595

Construction Defect Dispute	Covered	$425
Neighbor Dispute	Covered	$765
Noise Reduction Dispute	Covered	$765
Boundary or Title Dispute	Covered	$595
Zoning Application	Covered	$595
FINANCIAL MATTERS		
Debt Collection Defense		
↳ Pre-litigation defense activities	Covered	$425
↳ Trial defense	Covered	$850
Garnishment Defense	Covered	$850
Bankruptcy (chapter 7 or 13)	Covered	$935
Foreclosure	Covered	$680
Tax Audit	Covered subject to Managed Case Rules*	$1,700 maximum subject to Managed Case Rules*
Tax Defense	Covered	$850
Student Loan Refinancing/Collection Defense	Covered up to 7 hours with remainder at 25% discount	$420
FAMILY		
Separation, Divorce, Civil Annulment		
↳ Uncontested Separation or Civil Annulment	Covered	$595
↳ Consent/default Divorce	Covered	$595

↳ Uncontested Divorce	Covered	$595
Contested Divorce, as defined	Covered subject to Managed Case Rules*	$3400, maximum subject to Managed Case Rules*
Post-Divorce Proceedings, as defined	Covered subject to Managed Case Rules*	$3400 maximum subject to Managed Case Rules*
Prenuptial Agreement	Covered	$680
Name Change	Covered	$255
Guardianship/Conservatorship		
↳ Uncontested	Covered	$365
↳ Contested	Covered	$765
Governmental Agency Adoption		
↳ Uncontested	Covered	$365
↳ Contested	Covered	$765
Stepparent Adoptions		
↳ Uncontested	Covered	$365
↳ Contested	Covered	$765
Protection from Domestic Violence	Covered	$595
Juvenile Court Proceedings	Covered	$470
School Administrative Proceeding	Covered	$425
Immigration Assistance	Covered up to 10 hours with remainder at 25% discount	$595
Parental Responsibility Matters	Covered	$595

CIVIL		
Civil Litigation Defense	Covered subject to Managed Case Rules*	$1,700 maximum subject to Managed Case Rules*
Incompetency Defense	Covered subject to Managed Case Rules*	$1,700 maximum subject to Managed Case Rules*
Discounted Contingency Fees	10% discount on state maximum, or a maximum of 29% pretrial, 36% at trial, or 40% in an appeal	Not Applicable
Mediation	10% Discount on Mediator's hourly rates	Not Applicable
CRIMINAL DEFENSE		
Traffic Ticket	Covered	$215
Serious Traffic Matters (resulting in suspension or revocation of license)	Covered	$425
Administrative Proceeding (Regarding Suspension or Revocation of License)	Covered	$255
Misdemeanor Defense	Covered subject to Managed Case Rules*	$1,700 maximum subject to Managed Case Rules*
DUI/DWI Defense	Covered subject to Managed Case Rules*	$1,700 maximum subject to Managed Case Rules*

* MANAGED CASE RULES

In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees or to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for Members by limiting or preventing additional charges that Members would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:

1. The Member should contact the Member Service Center prior to proceeding with an attorney. If the Member understands from the attorney that there may be additional charges beyond the covered charges under the Contract and the Member does not contact the Member Service Center prior to proceeding with the attorney, then the Member may be responsible for those additional charges beyond the covered charges under the Contract, even on a Paid In Full benefit.
2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees,

the attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.

3. We will set a maximum attorney fee that takes into consideration the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are the responsibility of the Member.

Exclusions

This Policy excludes benefits for the following:
Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.Matters relating to securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories except as specifically described under Covered Services; any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.Matters that the attorney deems frivolous, spurious, harassing, or unethical (collectively referred to as “frivolous”) or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed. Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs and all other incidental and out-of-pocket legal and litigation costs.Any services on behalf of a Covered Family Member against the interests of the Member.Any employment-related matter. This includes, but is not limited to, any dispute involving the Member’s employer or its affiliates, their officers or directors, the Member’s employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers’ compensation, unemployment compensation, sex harassment, age discrimination, etc. Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to this Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member’s employer; LegalEASE and it’s parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.The Policy will not provide benefits in connection

with pre-existing matters, which includes any matter where the Member and/or Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.Where there are specific hours or dollar amounts provide in this Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred over the maximum. Additional exclusions related to each benefit are included in the Covered Services.
Personal Recovery Kit – designed to walk a victim of identity theft step-by-step through the process of recovery (designed to be utilized in conjunction with the consultations with the Recovery Specialist).
eview of necessary recovery legal documents (up to 6 pages each).
eview of necessary recovery legal documents (up to 6 pages each).

Limitations apply.
The policy language listed herein is intended to provide a general overview of a typical LegalEASE policy. Please see your LegalEASE policy for specific coverage amounts and exclusions.

713-785-7400
5151 San Felipe
Suite 2300
Houston, Texas
77056

Limitations and exclusions apply. Group legal plans are administered by Legal Access Plans, L.L.C, LegalEASE or The LegalEASE Group, Houston, Texas.

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