

## 2026 Secure Policy — Summary of Benefit Changes

This document highlights **only the benefits of Participating Attorneys that are changing** in the Secure Plan for the 2026 coverage year. A full 2026 Secure Policy will be issued separately.

Covered Legal Service	2025 Benefit w/Participating Attorney	2026 Benefit w/Participating Attorney
<b>Consultations</b>	All fees covered for 2 consultations	All fees covered for 2 consultations with the following requirements: <ul style="list-style-type: none"> <li>• Minimum length of 20 minutes</li> <li>• A consultation with the same attorney did not occur within a 90-day period</li> </ul>
<b>Consumer Protection</b>	Demand letters with a Deceptive Trade Practices Act violation covered	Benefit will be renamed <b>Demand Letter</b> and covers ANY legal matter included in your plan for up to 2 hours Additional hours billed at a 25% discount
<b>Defense of Civil Action</b>	Up to 20 hours covered Additional hours billed at a 25% discount	Up to 15 hours covered Additional hours billed at a 25% discount
<b>Estate Planning: Additional Documents</b>	All fees covered for Living Will(s), Power(s) of Attorney, Declaration of Guardianship, HIPAA Release, and/or Disposition of Remains	<b>Individual:</b> All fees covered for any 4 additional documents regardless of type  <b>Joint:</b> All fees covered for any 8 additional documents regardless of type
<b>Estate Planning: Will(s) &amp; Living Trust(s)</b>	Up to 8 hours covered Additional hours billed at 25% discount	Up to 4 hours covered Additional hours billed at a 25% discount

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## Benefits with New 3-Month Waiting Periods (Effective 2026)

- Chapter 7 or Chapter 13 Bankruptcy
- Family Law: Divorce
- Family Law: Establishment/Modification/Enforcement of a Family Law Order

**Important Note:** Waiting periods do not apply to renewing members in good standing. Waiting periods are also waived for first-year members who enroll in an annual membership.

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## Summary

These updates refine estate planning options, adjust certain coverage limits, and introduce waiting periods. Full benefit details will be provided in the **2026 Secure Plan Policy**.

## Your Plan Continues to Deliver Exceptional Value and Protection

Even with recent plan adjustments, your Texas Legal coverage continues to offer substantial financial value and peace of mind. Much like car insurance protects you from paying the full cost of an accident, your Texas Legal plan shields you from the high expenses of legal services. It's easy to focus on smaller changes, but the real value lies in what you avoid paying out of pocket.

For example:

- **Estate Planning:** A standard estate planning package (such as a Will and Medical Power of Attorney) can cost **\$1,000–\$3,500** — yet members receive these essential documents at no additional charge.
- **General Legal Services:** Which is up to 4 hours of an Attorney's time – valued at over \$1,200 is included for the cost of your premium.

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- **Hourly Legal Work:** For matters billed hourly, and the **average attorney rate in Texas now around \$300 per hour**, your plan includes a **25% discount** off the attorney’s standard rate— savings that can easily amount to hundreds or even thousands of dollars over time.

Your membership is designed to make quality legal help accessible and affordable when it matters most — protecting you and your family from the kind of expenses that can add up quickly without a plan in place.

**Should you have any questions please contact the Texas Legal Team at:**

**Phone:** 1-800-252-9346

**Hours:** Monday–Friday, 8 AM–5 PM CST