

2026 Gold Policy (Previously Preferred) — Summary of Benefit Changes

This document highlights **only the benefits of Participating Attorneys that are changing** in the Gold (previously Preferred) Policy for the 2026 coverage year. A full 2026 Gold Policy will be issued separately.

Covered Legal Service	2025 Preferred Plan Benefit w/Participating Attorney	2026 Gold Plan Benefit w/Participating Attorney
Consultations	All fees covered for 4 consultations	All fees covered for 3 consultations with the following requirements: <ul style="list-style-type: none"> • Minimum length of 20 minutes • A consultation with the same attorney did not occur within a 90-day period
Consumer Protection	All fees covered for consultations, negotiations, preparation, and pleadings through trial, if trial occurs	With Trial: Up to 20 hours covered Without Trial: Up to 10 hours covered Additional hours billed at a 25% discount Coverage for negotiations and legal action regarding DTPA with violation date only Demand Letter coverage separated out into its own benefit with more uses available.
Defense of Civil Action	Up to 20 hours covered Additional hours billed at a 25% discount	Up to 15 hours covered Additional hours billed at a 25% discount
Demand Letter (NEW BENEFIT)	Partial coverage under Consumer Protection	Covers ANY legal matter included in your plan for up to 2 hours Additional hours billed at a 25% discount

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Covered Legal Service	2025 Preferred Plan Benefit w/Participating Attorney	2026 Preferred Plan Benefit w/Participating Attorney
Estate Planning: Additional Documents	All fees covered for Living Will(s), Power(s) of Attorney, Declaration of Guardianship, HIPAA Release, and/or Disposition of Remains	Individual: All fees covered for any 4 additional documents regardless of type Joint: All fees covered for any 8 additional documents regardless of type
Estate Planning: Will(s) & Living Trust(s)	Up to 8 hours covered Additional hours billed at a 25% discount	Up to 4 hours covered Additional hours billed at a 25% discount
Family Law Divorce: Contested with Children	Up to 30 hours covered Additional hours billed at a 25% discount	Up to 25 hours covered Additional hours billed at a 25% discount
Family Law Contested Establish/Modify/Enforcement	Up to 20 hours covered Additional hours billed at a 25% discount	Up to 15 hours covered Additional hours billed at a 25% discount
Felony	All fees covered for consultations, negotiations, preparation, and pleadings through trial, if trial occurs	No coverage New benefit added for Felony Charge for Use of Firearm in Self Defense
Felony Charge for Use of Firearm in Self Defense (NEW BENEFIT)	No Coverage	All fees covered for consultations, negotiations, preparation, and pleadings through trial, if trial occurs
General Legal Services	Up to 6 hours covered Additional hours billed at a 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

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.

Summary

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

- **Divorce:** A contested divorce can cost between **\$7,200–\$24,000+** if paid privately. With your plan, those same services would cost approximate \$0 – \$12,400+.

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- **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.
- **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