

Benefits Insights

Brought to you BBP Admin

Group Legal Benefits

Many organizations are now offering legal assistance to their employees as part of their employee assistance program. Under these programs, employees have direct access to an employer-provided attorney, usually for a small fee or premium.

Services Provided

Each plan can decide which services to provide. Here are some services that are commonly covered:

- Preparation of wills and trusts
- Real estate matters
- Debt matters
- Tax matters
- Governmental claims
- Document preparation and review
- Traffic offenses
- Family law
- Bankruptcy and foreclosure assistance

Some plans exclude legal expenses from civil and criminal matters because of the high cost and possibility of controversy. Most plans also do not cover an employee taking legal action against the employer.

Funding Group Legal Services

The financial support needed to fund a group legal benefit at your organization will depend on the following factors:

- Exact services offered (plans can range from very basic to comprehensive)
- Number of employees covered under the plan

- Marital status and ages of dependents covered
- Location of employees
- Coverage elected for dependents

There are various ways in which this benefit can be funded, depending on the type of plan you choose.

- Some plans offer a network of attorneys, available to employees. Sometimes employees must pay for services but sometimes the plan will fund any covered services.
- Another type of plan is prepaid, funded either through employer or employee contributions (or both), and the plan reimburses an attorney when services are provided.

Benefits of Legal Services

There are tremendous benefits to offering legal services to both employers and employees, including:

- Employees have access to prepaid attorneys (that they may not have been able to afford otherwise) to resolve problems and reduce the anxiety associated with legal trouble or concerns.
- The service reduces employee time away from work to deal with legal matters and helps prevent on-the-job stress and distraction.
- Value is added to an employer benefits package, often without adding additional costs or administrative commitments.

