

## Types of Legal Plans

A prepaid legal plan is basically a scheme based on the payment of the plan in advance of a set fee to defray the cost of providing future legal services to the members enrolled in the scheme. They tend to vary in cost, the scope of legal coverage provided and how the actual legal services are provided. We will be taking a look at the different types of pre-paid legal plans available in the United States and how you should go about enrolling into them. An individual pre-paid legal plan is readily accessible to the general public. There are basically two types of individual plans: access and comprehensive. An access pre-paid legal plan is the more basic of the two plans. It is designed to give easy access to lawyer and a set of simple legal services for a low cost. Basic services furnished include unlimited toll-free phone access to your attorney for consultation and advice, letters written by the lawyer on your behalf, brief office consultation and the drafting or review of simple legal documents. Complex legal issues not covered will be subject to an hourly or flat rate negotiable with your provider. The comprehensive plan goes beyond basic legal services, to offer more complex and comprehensive coverage for a premium in cost. Generally, all the benefits of an access plan are provided at no cost to you, plus a broader range of services like drafting complicated legal documents, negotiations with adverse parties, and legal representation in court cases such as divorce and child custody. They also cover all the costs involved in a legal litigation. Comprehensive plans typically start at \$300 per year and are most beneficial to middle-class families. A group legal plan is typically sponsored by an organization as a fringe benefit to its members. The lawyer or law firm contracted provides free or low-cost legal coverage to all members of the sponsoring organization. Employers, labour unions and even universities are now increasingly offering group legal plans to enhance the value of their benefits package and reduce the cost of administrative burden. Law firms are contracted to provide participating members telephone and office consultation for their most frequently needed legal matters. These typically include: Preparation of wills and trusts, document preparation and review, debt and real estate matters and family law. Additional legal coverage can be contracted according to a fee schedule negotiable between the plan sponsor and provider, and publicised to participating members.

## About the Author

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